



FWBL NEWS

Issue: Jan - Mar 2011

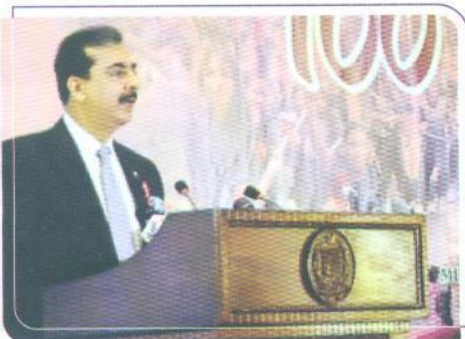
“WOMEN'S EMPOWERMENT THROUGH FIRST WOMEN BANK LTD.” SAYS GILANI

Speaking on the occasion of the 100th anniversary of International Women's Day held in Islamabad, Prime Minister, Yousuf Raza Gilani said, "My Government has delisted the First Women Bank Ltd. from the privatization list. I have directed Ministry of Finance to strengthen First Women's Bank through better management and financial position so that it may play a vital role in the economic empowerment of women in accordance with the vision of Shaheed Mohtarma Benazir Bhutto, who established this bank in 1989".



WONDER WOMEN OF THE YEAR AWARD 2011

Mrs. Shafqat Sultana, President & CEO/Chairperson of FWBL was awarded, "Wonder Woman of the Year" Award (Banking) 2011 organized by the National Hero Foundation (NHF), in collaboration with the Ministry of Finance, Government of Pakistan. The ceremony was held in Karachi with the aim of honoring and commemorating distinguished women of the country. Awards were also given in the areas of Politics, Social Work, Foreign Relations, Arts, Education, Architecture, Media, Science, etc.

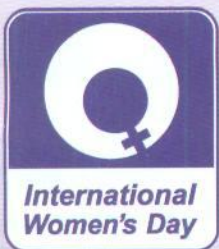


"PAKISTANI WOMEN WHO MATTER MOST!"

Mrs. Shafqat Sultana, President & CEO/ Chairperson, First Women Bank Ltd. is amongst 100 women who has made a difference to Pakistan. According to the Newsweek Pakistan, "Mrs. Sultana is one of those women who have done well for Pakistan and made us proud".



FWBL CELEBRATES THE 100th ANNIVERSARY OF INTERNATIONAL WOMEN'S DAY (IWD)



International Women's Day is a global day of celebrating economic, political and social achievements of women in their past, present and future. IWD holds significance and is symbolic of women's empowerment, female solidarity and equality. It has been observed since the early 1900's and it is a national holiday in some places of the world. It is celebrated with different themes every year. The theme of Global Centenary year was "Equal access to education, training and science and technology: Pathway to decent work for women".



First Women Bank Ltd. celebrated Women's Day throughout the country. The programs were held at Head Office, Business Development & Training Centers, Area Offices, and in the International Islamic University, Islamabad.

LAHORE

An exhibition was held at Business Development & Training Center Lahore on March 8, 2011. Designer jewelry, Home Decor, Formal/Casual wear, Bed Linen, Perfumes, etc., made by the Bank's entrepreneurs were displayed in the exhibition. Ms. Asma Jehangir, President Supreme Court Bar Association, marked her presence as the Chief Guest.

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SUCCESS STORIES

ZILL-E-HUMA



Masters in International Relations, Zill-e-Huma is an enterprising lady. She runs a boutique and beauty parlor in Khairpur city. She availed a loan of Rs. 25,000/- from FWBL and started her boutique business. Following the success of her business, she set up a beauty parlor at home. Currently her monthly income is Rs.10,000/- and she is the supporting member of her family.

About her success she says: "I am very thankful to FWBL which supported me a lot in starting my business. By the grace of Almighty Allah, today my parlor and boutique are known as one of the best in the city. This all became possible because of FWBL."

RUTH PAUL

Ms. Ruth Paul is a foreign qualified beautician who has been in this industry since 1982. On her return from London, where she had gone to specialize in beautician training, she started her



own enterprise. At that time, she had a savings account with FWBL. Her association with the bank was further strengthened when she decided to apply for a loan to expand her business. All the equipments required for her business was imported from Dubai. Ruth believes that her talent and hard work have been augmented by the loan she acquired from FWBL. "It has helped me double my skills and commitment. Being a single woman with no family support, I am grateful to FWBL for helping me stand on my own feet."

KASHMIR FOODS (PVT) LTD.

Ms. Zakia Zulfqar Abbasi is the Chief Executive of Kashmir Foods (Pvt) Ltd. which was established in 2007. Kashmir Foods is involved in processing, packaging and distribution of food spices & herbal products. The Company comprises of 30 persons out of which majority are women. Ms. Abbasi's aim is to empower women economically by providing them with employment.

Ms. Abbasi approached FWBL for Running Finance facility to fulfill working capital requirements and demand finance for building and development purpose. The funds provided by FWBL helped Ms. Abbasi a lot to enhance the productivity.

She has rich experience working for other companies which includes Power Generation Company i.e. Kohsar Hydro Power Pvt. Ltd. & a manufacturing Co. of Rubber & Latex Gloves.

SILVER STREAK (PVT) LTD.

Established in October 1991, Silver Streak (Pvt) Ltd., deals in the import & distribution of high quality Marble products which are used in the construction industry. Ms Neelofer Ghani & Mrs. Ruqqiya Begum are well qualified directors of the company, both possess good entrepreneurial skills for running the business. The company imports raw material from various countries.

To meet the working Capital requirements, they approached FWBL for running finance facility. According to them, the timely financial support given by FWBL helped them a lot to enhance



the production capacity as well as to meet the increasing demand of their customers. The company has a double storey display center where the complete product range is available. Now, they are in the process of establishing display centers in different parts of the country.

FWBL Family

The following members of the FWBL family were re-designated/transferred

- Ms. Bushra Ehsan, SVP/Area Manager Khyber Pakhtunkhwa transferred to Area Office Lahore as Area Manager.
- Ms. Tasneem Rizvi, SVP transferred as Area Manager Faisalabad. Previously she was based in Lahore and looking after Lahore & Faisalabad areas.
- Ms. Nusrat Begum, VP posted as Area Manager Khyber Pakhtunkhwa (She will report to Ms. Fouzia Janjua SVP/Area Manager Islamabad & Rawalpindi Area).
- Ms. Riffat Hussain, VP posted as Branch Manager Main Boulevard, Lahore.
- Ms. Azra Ejaz, VP posted as Branch Manager, Defence Branch, Lahore.
- Ms. Ghazala Parveen, VP posted as Regional Head Compliance and Micro Finance.
- Ms. Attiya Zahra, AVP posted as Manager Operations, M.B., Lahore.
- Ms. Alia Siddiqui, OG-I posted as Forex Manager Operations, M.B., Lahore.

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
- Mark-up rates 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

EDUCATION LOANS

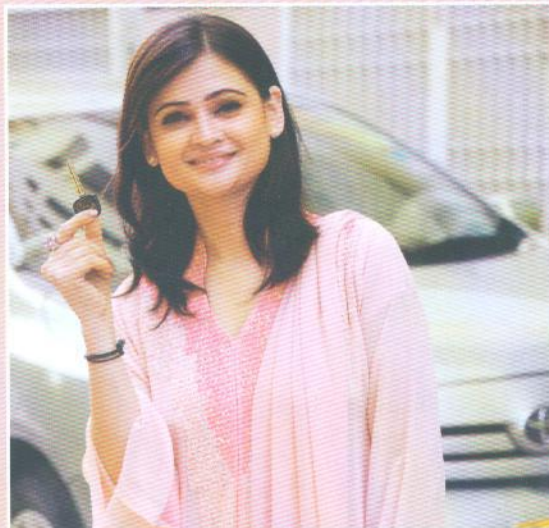
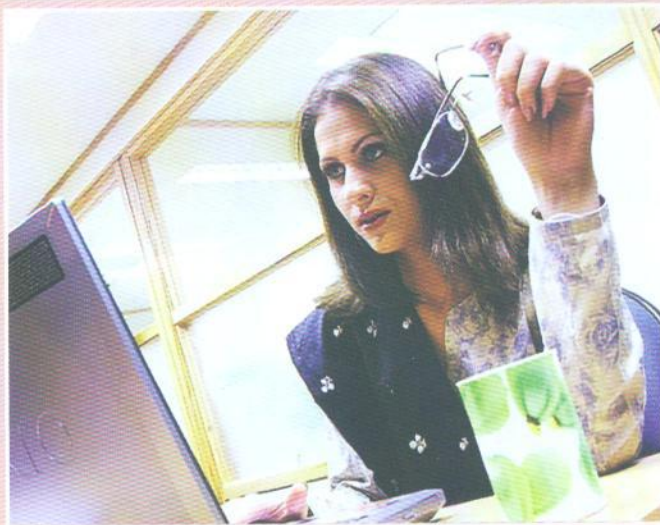
Often women are deprived of their right to pursue higher education mainly because of the financial constraints many families face. The society also does not realise that well-educated and enlightened women help by rearing an equally enlightened future generation.

First Women Bank Ltd. offers Education Loans at an attractive rate, with special bonus for bright students who meet the Bank's merit criteria.



BUSINESS LOANS FOR WOMEN

FWBL extends loans to business women for the 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 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.

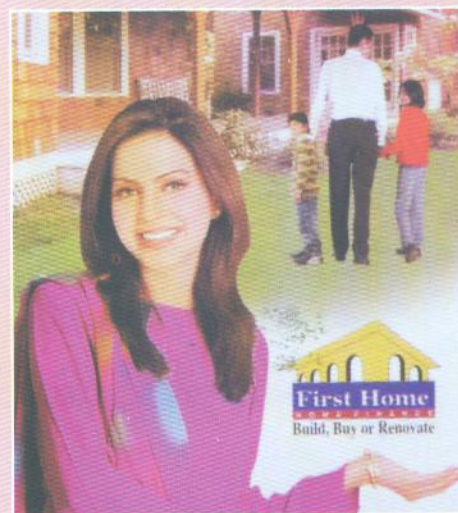
The scheme is specifically FWBL's 'First Car' offers competitive financing rates, low down payment, a flexible repayment option, quick processing and insurance coverage from reputable companies.

FIRST HOME

First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan 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.



ZERO minimum balance requirements & no penalty



FWBL seeks deposits from and provides service to both genders. It is the only bank in Pakistan offering women Single and Joint accounts without any minimum balance requirements and penalties on low balances.

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

With First Women Bank Ltd. ATM Card, customers can access their Savings and Current account through all ATM's in Pakistan.

REMITTANCES

FWBL offers Funds Transfers in Pak Rupees (Inland Local Remittances) or in Foreign Currencies, (Foreign Remittances) on 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.

BASIC BANKING ACCOUNT (BBA)

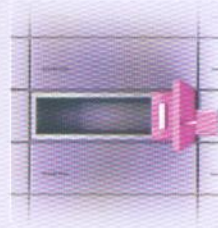
The BBA is a current account and can be opened with a minimum initial deposit of Rs. 1,000/-

NON FUND BASES PRODUCTS & SERVICES

Designated branches of FWBL provide non fund based product & services to the customers.

LOCKER FACILITY

Locker facility is available at all branches of the Bank.



UTILITY BILLS COLLECTION

FWBL is equally participating in making Utility bills payment service available to the entire public.



and celebrate this day with courage and determination." She lauded the initiatives taken by the farsighted management of FWBL and also appreciated their role in the struggle for women's empowerment with a focus on promoting economic prosperity and self reliance in women of urban as well as rural areas of Pakistan.

She urged the Government to resolve the financial issues of the Bank. She congratulated the FWBL employees for their dedication, which has led the bank to grow. Dr. Shehla Javed Akram (President, Women Chamber of Commerce, Lahore) congratulated FWBL employees for arranging an event which indeed encouraged the entrepreneurs



and provided them an excellent platform to start with. She further stated that such efforts can really boost their morale and more women would be attracted to participate positively in the country's economic growth without any hesitation.

Ms. Maimoona A. Sattar (Project Head of WBIC, SMEDA) appreciated the efforts put in by the management of FWBL to organize the event to encourage Women Entrepreneurs.

Earlier Ms. Ayesha Arif Kitchlew (Head of Business Development and Training Center, Lahore) welcomed the guest. Ms. Bushra Ehsan (SVP/Area Manager, Lahore) conveyed her deepest thanks to Ms. Asma Jehangir for honoring FWBL with her presence on the occasion of International Women's Day.

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INTERNATIONAL WOMEN'S DAY CELEBRATION

Speaking on the occasion, Ms. Asma Jehangir congratulated the First Women Bank Ltd. management on celebrating the day and said, "A long time ago, women could not dare to celebrate this day as they could not think of being equal to men and now they have woken up for their rights

INTERNATIONAL WOMEN'S DAY CELEBRATION

ISLAMABAD AREA OFFICE

Celebration was held at FWBL Area Office, Islamabad where the cake cutting ceremony was performed by Mrs. Shafqat Sultana, President & CEO/Chairperson of FWBL. Executives and Staff members of the Area Office attended the Ceremony.



DEBATE COMPETITION AT INTERNATIONAL ISLAMIC UNIVERSITY

BUSINESS DEVELOPMENT AND TRAINING CENTER (BDTC)

The Business Development and Training Center, Islamabad organized a 4 day exhibition from March 7th - 10th, 2011. The Bank's entrepreneurs participated in the exhibition, displayed various items including Apparel, Jewelry, Home Decor, etc.

Prominent personalities like Ms. Shahnaz Kapadia - CEO/ECI, Ms. Samina Fazil (President, Islamabad Chamber of Commerce and industry - IWCCI), Dr. Parvin Qadir Agha (Ex-Vice President, International Islamic University, Islamabad - IIU), Dr. Saeeda Asad Ullah (Vice Chancellor, Fatima Jinnah Women University, Rawalpindi) visited the exhibition, and lauded the efforts of FWBL for empowering women.



A Debate Competition was organized at the International Islamic University, Islamabad. A large number of students participated in the competition,

speaking on the topic "Women's Empowerment is necessary for the economic prosperity of the country." It allowed students to express their points of view on Women's Empowerment. Majority of the students passed the resolution in favor of the topic. The Chief Guest, Ms. Rubina Bhatti, Professor Global Studies, California State University, distributed the prizes.

The position holders of the competition are as follows:

| | | |
|--------------------|--------------------------|-------------|
| Ms. Ramsha Mehmood | 1 st position | PKR 5,000/- |
| Ms. Uzma Tariq | 2 nd position | PKR 3,000/- |
| Ms. Urooj Khalid | 3 rd position | PKR 2,000/- |



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INTERNATIONAL WOMEN'S DAY CELEBRATION

KARACHI HEAD OFFICE

The celebration was continued throughout the month of March. A ceremony was held at the FWBL Head Office, Karachi. Mrs. Shafqat Sultana, President and



CEO/Chairperson of FWBL, Executives and Staff members of the Head Office attended the ceremony.

ARTS COUNCIL, KARACHI

FWBL sponsored an event organized by Pakistan Women's Foundation for Peace at Arts Council to mark the International Women's Day. A stall/help desk was setup to promote the Bank's Products and Services.

KHYBERPAKHTUNKHWA

FWBL participated in the event arranged by Social Welfare in collaboration with Ministry of Women Division Government of Khyber Pakhtun Khwa on International Women's Day at Nishtar Hall Peshawar. A stall/help desk was setup to promote the Bank's Products and Services.

RAHIM YAR KHAN

International Women's Day was celebrated at Rahim Yar Khan Branch Office; Begum Ishrat Ashraf (MNA) Member of Standing Committee of Women Development was the Chief Guest. Program was attended by the customers and women from all walks of life.

LADIES FUND WOMEN OF INFLUENCE LUNCHEON SERIES



FWBL sponsored Ladies Fund Women of Influence luncheon series. High profile women executives from various corporate, diplomats and successful Entrepreneurs of various fields in the country attended the program. This shows FWBL caters to women of all strata.



HAPPENINGS



MEHFIL-E-MILAD

First Women Bank Ltd. arranged a Mehfil-e-Milad for its customers and employees in the month of Rabi-

ul-Awal at Hotel Pearl Continental. A large number of women from all walks of life attended the Milaad. Ms. Shaheen Zamir (Head of Marketing & Public Relations) conducted the program. Samina Kamal,

Ghazala Arif, Tabinda Lari, Sherin Shahzad, Dilshad Mirza, Sarah Moeen, Tajjali Zaheer, Hooria Rafiq, Farheen Qaiser and Ruby Alvi recited Naat and Durood-o-Salam. Dr. Sabiha Qadri a renowned scholar spoke on Seerat-e-Tayyaba and women's empowerment in the light of Islamic teachings. This was a well organized program which was

highly appreciated and praised by the participants.

COLLABORATION OF FWBL WITH PUNKH

FWBL Business Development and Training Center will provide training in the areas of Beauticians, Spoken English and Computer to the women belonging to marginalized communities. Recently,



BDTC Islamabad signed a memorandum of understanding (MOU) with PUNKH (NGO). This collaboration will bring improvement in their quality of life.

MEETING WITH ENTREPRENEUR PAR EXCELLENCE

Over a period of time banking with FWBL, several



women have become role models, FWBL is proud to have contributed the success of these women. Entrepreneur par excellence, in this series of meetings. FWBL recently invited a dynamic lady of grace and dignity in every gesture "Zeenat Saeed" of Taneez (Pvt.) Ltd. She shared her journey, discussing her ups and downs and how FWBL helped her in expanding her business, turning her small home based venture into a Private Ltd. Company.

LEADERSHIP - MOBILIZING ENERGIES

FWBL arranged a lecture session for its Divisional and Regional Heads at the Head Office, Karachi. Ms. Shireen Naqvi, Chief Executive Officer (CEO) of the School of Leadership conducted this session. The session on "Leadership - Mobilizing Energies" was very interactive and educational.



FWBL & TIP PARTNERSHIP

Mrs. Shafqat Sultana, President FWBL and Mr. Tariq Ikram, President Textile Institute of Pakistan signed a document to enhance women's entrepreneurial capability in Karachi recently.



ON THE LIGHTER SIDE

MISSING THE STORY

A newsboy was standing on the corner with a stack of papers, yelling, "Read all about it. Fifty people fooled! Fifty people fooled!"

A man walked over, bought a paper, and checked the front page. Finding nothing, the man said, "There's nothing in here about fifty people being fooled!"

The newsboy ran down the street calling out, "Read all about it. Fifty-one people fooled!"

LONG SPEECH

A man was giving a speech at his lodge meeting. He got a bit carried away and talked for over two hours.

Finally, he realized what he was doing. "I'm sorry I talked so long," he said. "I left my watch at home."

A voice from the back of the room said, "There's a calendar right behind you."

OFFICE HOURS

"So tell me, Mrs. Smith," asked the interviewer, "Have you any other skills you think might be worth mentioning?"

"Actually, yes," said the applicant modestly. "Last year I had two short stories published in national magazines, and I finished my novel."

"Very impressive," he commented, "but I was thinking of skills you could apply during office hours."

Mrs. Smith explained brightly, "Oh that was during office hours."

AIRPLANE, FOOD MENU

It was meal time on a small aeroplane and the flight attendant asked the passenger if he would like to have dinner.

"What are my choices?" he asked.

She replied, "Yes or No."

“QUOTES”

“Management is doing things right; leadership is doing the right things” Peter F. Drucker

“Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential.” John Maxwell

“Good plans shape good decisions. That's why good planning helps to make elusive dreams come true.” Lester Robert Bittel

“It is not the strongest of the species that survive, not the most intelligent, but the one most responsive to change.” Charles Darwin

“A leader is a dealer in hope.” Napoleon Bonaparte

Did you know there are

ZERO

minimum balance
requirements & no

penalties
with FWBL?



FWBL is the only bank in Pakistan offering women single and joint accounts without any **minimum balance requirements, and penalties** on low balances.



Giving women the power to succeed



First Women Bank Ltd.

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