



# FWBL NEWS

Issue: Oct - Dec 2011

## GOVERNMENT INJECTS THE EQUITY

To bolster the equity base of FWBL, the Federal Government has injected Rs. 300 million in the Bank. In the Federal Budget 2011-12, Rs. 800 million were budgeted, out of this Rs. 300 million were released in November and another Rs. 500 million are expected soon.



## A TRIBUTE TO BEGUM NUSRAT BHUTTO “MOTHER OF DEMOCRACY”

Begum Nusrat Bhutto is remembered as a strong supporter of women's empowerment and advocating for democracy in Pakistan. FWBL offers its condolences on the sad demise of Begum Nusrat Bhutto - a woman of extraordinary character, a bearer of great will and an advocate of change. Her legacy demonstrates the possibility of establishing and maintaining democratic structures and practices in Pakistan. The most befitting way to honor her is to uphold her vision for a strong and democratic Pakistan and help her dream to live on.



### DOWN THE MEMORY LANE

22 years ago on December 1, 1989, Begum Bhutto inaugurated the first branch of FWBL in PIDC House, Karachi.

## 22 YEARS OF FWBL

In 1989 when Shaheed Mohtarma Benazir Bhutto established FWBL, occupational choices were limited for women. Today, First Women Bank Ltd., has changed the lives of millions of women across the country and millions have the opportunity to create better lives for themselves.

Recently the Bank celebrated its 22<sup>nd</sup> anniversary with a resolve to take on new challenges and set new trends as with a mission to transform the status of women from passive beneficiaries to dynamic agents of change.



## SIGNING CEREMONY OF FWBL & DEPILEX



First Women Bank Ltd. (FWBL) has entered into an agreement with Depilex - one of the oldest and largest

brands in the field of beauty therapy, cosmetology and hair sciences in Pakistan. With over 30 years of experience (Depilex has an International Centre in Dubai and Branch offices in UAE and USA) to empower women and facilitate FWBL ATM card holders. Under this agreement, both organizations will co-operate with each other in two areas with a purpose to provide quality services. Professional beauty training will be imparted to women for building their career through FWBL Business Development & Training Centres and Depilex Institute nationwide at the discounted rate of 20%. FWBL will also offer loans to

successful trainees who intend to establish their own beauty salons. However, ATM cardholders of the Bank will get 15% discount at Depilex for various services.



Mrs. Shafqat Sultana, President FWBL & Ms. Masarrat Misbah, Chief Executive Officer, Depilex signed the MOU. The signing ceremony was attended by Ms. Charmaine Hidayatullah, EVP/Head of Legal Division, Ms. Shawana Yamin, Company Secretary, Ms. Shaheen Zamir, Head of Marketing & PR FWBL and Ms. Redah Misbah of Depilex.

## SUCCESS STORIES

### PARTY FAIR

Riffat Moin



Riffat Moin, Proprietor, Party Fair started her catering business from her kitchen in 2002. She availed FWBL's Running Finance facility to furnish the initial capital required for setting up her enterprise.

In the beginning, she arranged parties and provided baked & cooked items on order for different clients. The response she got was overwhelming. With proper planning and assistance received from FWBL, she was able to rent a house in a posh locality of Islamabad and started a proper cafe for lunch.

Being an entrepreneur to the core, Mrs. Moin is personally involved in her business, which can be gauged from the fact that she cooks the continental delicacies for her customers herself. Most of her clients are diplomats and foreigners.

### AL-QURESH MARRIAGE HALL

The Al-Quresh Marriage Hall was established in 2008 by Amir Qureshi & Fauzia Amir. When they started off, they were in urgent need of funds in order to meet their business needs. Thus, they approached FWBL for a loan. From then on, their business progressed by leaps and bounds with Mr. Amir handling finance and outreach activities, and Mrs. Amir tactfully looking after all aspects of organizing functions from stage decorations to accessories & interior designing. Today, Al-Quresh



### EXECUTIVE HOMES

Nabila Khalid & Khalid Iqbal

Marriage Hall employs 20-25 individuals including chefs, waiters, attendants, drivers, etc., with its own fleet of carrying / loading vehicles, frame tents, generators, etc.



Nabila Khalid and Khalid Iqbal established Executive Homes in the early 90's with the aim to design and construct houses and buildings using modern techniques blended with our rich cultural heritage, so as to provide elegance, comfort and style to their clients.

They approached First Women Bank Limited and obtained credit and financial support. They have their own team of professionally skilled and semi-skilled workers capable of satisfying the clients with their performance.

They were awarded a contract for the construction of 24 semi-detached houses for Army Officers Housing Scheme by Housing Directorate, GHQ Rawalpindi.

The main projects they are working on are Army Housing Scheme and Sazgar Engineering Works Limited.

### TANIA'S COLLECTION

Talat Hafeez



Tania's Collection, a dress-designing boutique established in 1998, is a sole proprietorship concern of Talat Hafeez. She is one of the oldest customers of FWBL (since 1996). When she decided to set up her own business, she sought FWBL's help to provide her financial assistance.

Tania's Collection stands out for its timeless quality and traditional work. It offers unique designs with individuality, which creates a special niche in the market in home textiles. It offers a wide range of formal, casual, bridal and party wear dresses as well as hand embroidered bed linen, sofa throws, curtains, drapes and cushions with special patch work of Silk Jamawar. She has also been displaying her collections overseas, including USA, UK, Bahrain and UAE.

Talat Hafeez expresses her gratitude to FWBL for their well-timed financial support, excellent banking services and also for the encouragement and support provided to her for being a female entrepreneur.



## PRODUCTS AND SERVICES

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

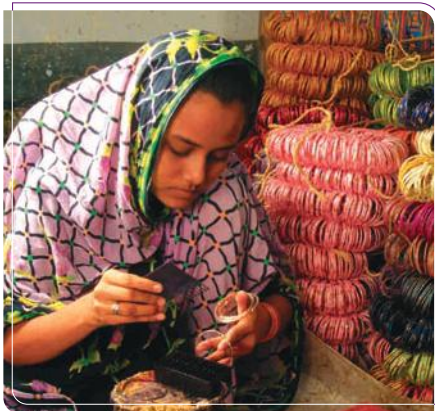
### MICRO-FINANCE

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 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.



### 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.

### 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.

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



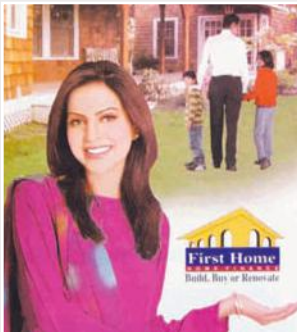
## PERSONAL LOANS FOR WOMEN



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



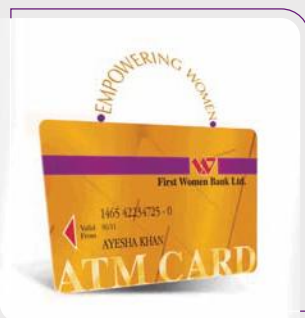
First Women Bank Ltd. offers home loans under the brand "First Home". Women can get a loan of up to Rs. 7.5 Million from the Bank.

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 First Women Bank Ltd. ATM Card, customers can access their Savings and Current account through all ATM's 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 request of a customer.

Various types of remittance facilities are available:

- Payment Order
- Demand Draft
- Mail Transfer
- Telegraphic Transfer

## PENSIONER'S ACCOUNT

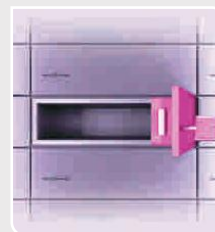
FWBL branches also provide services to pensioners.

## NON-FUND BASED PRODUCTS & SERVICES

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

## LOCKERS 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.



## CORPORATE SOCIAL RESPONSIBILITY

### PINK RIBBON SEMINAR



As part of FWBL's CSR program, FWBL has created an alliance with Pink Ribbon Pakistan as a collaborative partner, FWBL in creating widespread awareness about breast cancer which is the main goal of the Pink Ribbon Campaign in Pakistan.

October is celebrated as the international month of Breast Cancer awareness worldwide. In an effort to mark October as a Pink Ribbon Breast Cancer Awareness month across Pakistan, FWBL organized an awareness session at BDTC, Islamabad.



Members of Islamabad Women Chamber of Commerce & Industry, Bank customers and employees of the Bank attended the session. All women were encouraged to wear Pink to show the solidarity to the women fighting against breast cancer. The session was followed by Q & A.

### Concept, Coordination & Edited 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



## ENTREPRENEURSHIP DEVELOPMENT THROUGH CAPACITY BUILDING & SKILL DEVELOPMENT TRAINING PROGRAM

### BDTC ISLAMABAD & UNIDO COLLABORATION

BDTC Islamabad initiated the first technical training session in innovative designing of Home textile products. The session was conducted by the international consultant Olimpia Newman from New Mexico. The training session will continue till February 19, 2012. A batch of 19 students are undergoing training. The role of Ms. Parvin Khan, Regional Head was very instrumental in creating this partnership.



### BDTC LAHORE



BDTC Lahore Centre organized a collaborative training program in Lahore with SMEDA WBIC. Three sessions were held covering the following topics:

- Book Keeping
- How to start up a Business & Financial Avenues of Business
- Taxation issues in Women Entrepreneurship

Ms. Yasmin Rehman, MNA invited as the Chief Guest who distributed the certificates among the participants. The trainings generated a positive feedback.



### BDTC KARACHI

An interactive session was held at BDTC, Karachi wherein the interneers of Branch Banking training of Benazir Bhutto (Shaheed) Youth Project posted at Karachi branches shared their experiences at work. Dr. Asrar Siddiqui and Mr. Saleem Siddiqui, Deputy Director Project were also present at the occasion.

### ENTREPRENEURSHIP QUOTES

- Entrepreneurs are risk takers, willing to roll the dice with their money or reputation on the line in support of an idea or enterprise. They willingly assume responsibility for the success or failure of a venture and are answerable for all its facets.  
*Victor Kiam*
- Entrepreneurs are simply those who understand that there is little difference between obstacle and opportunity and are able to turn both to their advantage. *Niccolo Machiavelli*
- Successful entrepreneurs find the balance between listening to their inner voice and staying persistent in driving for success - because sometimes success is waiting right across from the transitional bump that's disguised as failure. *Naveen Jain*

## FWBL FAMILY

### OBITUARY

Ms. Josephine Anthony, Messenger Legal Division, Head Office, Karachi passed away recently. She was with the bank since 1st July, 2001. FWBL family expressed heartfelt condolences to Ms. Anthony's family and pray that may Allah give them the courage to bear this irreparable loss.

### NEWS IN BRIEF

- FWBL launches new TV Commercial on the occasion of 22<sup>nd</sup> Anniversary of the Bank.
- FWBL Abbottabad branch has been shifted to the new premises. The new address is: Sitara Market, Opposite Army Burn Hall College for Boys, Abbotabad

## WE ARE OPEN

As per the decision of the Federal Government, a five day working week will be observed by the banks while Saturday and Sunday will be observed as holidays. Following are the branches which will remain open on Saturday:

- Imperial Court, Karachi
- Main Boulevard, Lahore
- Blue Area, Islamabad
- Al- Amin, Rawalpindi

## QURAN KHAWANI

Quran Khawani was held at the First Women Bank Ltd. offices across the country for the Isal-e-Sawab of Begum Nusrat Bhutto, Mother of Democracy (Madar-e-Jamhoriat).

The Quran Khawani was attended by President, Executives and staff of the Bank. They prayed to Allah Almighty to rest the departed soul in eternal peace and grant courage to the members of the bereaved family to bear the irreparable loss with patience.

## HAPPENINGS

### FWBL SPONSORED THE 20<sup>th</sup> ANNIVERSARY OF DEFENCE CENTRAL LIBRARY



The health of our civilization, the depth of our awareness about the under pinnings of our culture and our concern for the future can all be tested by how well we support our libraries. Libraries are our paradise. A library is not a luxury but is a necessity of life. Without libraries we have no past, nor a future.



Recently DHA Central Library, Karachi celebrated its 20<sup>th</sup> Anniversary, FWBL sponsored the celebrations. Mrs. Shafqat Sultana President/CEO & Chairperson of FWBL marked her presence as the chief guest and inaugurated the exhibition.

### WORKSHOP - "THE POWER OF ENTREPRENEURSHIP ACTIVITIES"

FWBL is a keen participator in women centric & entrepreneurship activity held by any organization. Recently the Bank sponsored (Associate Sponsorship) a 3 day workshop on the topic "The Power of Entrepreneurship" organized by the Publicitas.



continued from page 01

## 22 YEARS OF FWBL



To mark the occasion, a cake cutting ceremony was held at Head office wherein Mrs. Shafqat Sultana, President FWBL cut the cake along with senior executives & staff members.



Ms. Sultana, President of FWBL marks the 22<sup>nd</sup> Anniversary by cutting the cake.



FWBL family enjoying the celebration.





## SHIFTING OF MALL BRANCH LAHORE

Mall Branch Lahore has been shifted to new premises. Mrs. Shafqat Sultana, President inaugurated the branch.

## “QUOTES”

- Try not to become a man of success. Rather become a man of value. (Albert Einstein)
- Good products can be sold by honest advertising. If you don't think the product is good, you have no business to be advertising it. (David Ogilvy)
- A common mistake that people make when trying to design something completely foolproof is to underestimate the ingenuity of complete fools. (Douglas Adams)
- The greatest discovery of all time is that a person can change his future by merely changing his attitude. (Oprah Winfrey)
- If you are not using your smile, you're like a man with a million dollars in the bank and no check book. (Les Giblin)
- Without goals, and plans to reach them, you are like a ship that has set sail with no destinations. (Fitzhugh Dodson)
- If you want happiness for an hour, take a nap. If you want happiness for a day, go fishing, if you want happiness for a year, inherit a fortune. If you want happiness for a life time, help somebody. (Anonymous)

## ON THE LIGHTER SIDE

### GRIEVING HUSBAND



A man placed some carnations on the grave of his departed mother and headed back to his car. His attention was diverted by a man kneeling at a grave headstone who was praying with profound intensity and repeating “Why did

you have to die?” “Why did you have to die?” The first man approached and said “Sir, I don't wish to interfere with your moment of grief, but this demonstration of pain is more than I have ever seen before. Whom do you mourn so deeply? A child? A caring parent? A close sibling? The mourner took a moment to collect his thoughts then replied “My wife's first husband.”

### REPORT CARD



"Dad, can you write in the dark?"  
"I think so. What is it you want me to write?"  
"Your name on this report card"

### PRINTING SHOP



Ben got 100 out of 100 in the exam. So the teacher

gave him a gift and said, I hope you will do the same in the next exam.'

Ben: Thank you Sir. I hope you will also print the question paper from my uncle's printing shop next time.

### SPELLING TEST

"I've just had the most awful time," said a boy to his friends. "First I got angina pectoris, then



arteriosclerosis. Just as I was recovering, I got psoriasis. They gave me hypodermics, and to top it all, tonsillitis was followed by appendectomy."

"Wow! How did you pull through?" sympathized his friend "I don't know," the boy replied. "Toughest spelling test I ever had."

# Your FWBL ATM Card, Now with Multiple benefits!



Great news for FWBL ATM Card holders! Avail special discounts with your ATM Card when you visit any Depilex Beauty Salon/Clinic, and shop at any Singer Plus store, Stile showroom, Oxford University Press outlet and KFC restaurant.

For details, please visit  
[www.fwbl.com.pk](http://www.fwbl.com.pk)



*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](http://www.fwbl.com.pk)