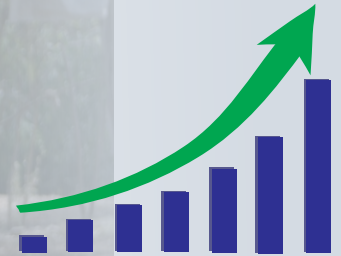




## 200 OLP



### Outstanding Loan Portfolio

In May, 2017, AGAHE Pakistan launched a campaign to achieve the Outstanding Loan Portfolio (OLP) of 200 million. Which was 141.67 million before the campaign and by the June 30, 2107 AGAHE Pakistan OLP has reached to 203.69 million with the increase of 63.02 million in OLP. Since ever this was the highest disbursement carried out in the month of June 2017.

## New Branch Opening

AGAHE Pakistan inaugurated a new commercial micro finance Branch in Kott Addu 14<sup>th</sup> of June, 2017. The establishment of Kott Addu branch compliments and deepens the presence of AGAHE Pakistan in Punjab, which is an increasingly important region for the economy of Pakistan. Mr. Rai Zafer Iqbal , Chief officer Municipal Committee had participated as chief guest of ceremony.



### Launch of Campaign



### Achievement



### Celebrations





# Board of Directors Meeting (BOD)

AGAHE Pakistan organized 9th Board of Director (BOD) Meeting on June 16, 2017 at DeSom Services Club Lahore Cant.



## Consultative Workshop

A workshop was adhered on 20<sup>th</sup> of April, 2017 at AGAHE Pakistan regional office Vehari with the purpose to review and revise operations manual of AGAHE Pakistan through participant approach. The operational policy was reviewed in detail and discussed by the all relevant staff member.



In addition, a case study tool was developed and shared with all branch managers and to build their capacity for collecting case studies from the field. collection procedure of case study.



## ECI Credit Appraisal Training

A two days training session was held on 24<sup>th</sup> of May, 2017 at Hotel City Top in Vehari. Training was organized by AGAHE Pakistan jointly with Empowerment Thru Creative Integration (ECI). The purpose was to build the capacity of AP staff on credit appraisal. The training explained the importance of credit appraisal system in microfinance, its different perspectives, methods and techniques.



By delivering a comprehensive view of the credit appraisal mechanism and inculcate the participants with proper knowledge and skills in order to conduct an effective credit appraisal of clients.

## Executive Development Program

Senior manager of AGAHE Pakistan attended the Executive Development Program organized by National Institute of Banking and Finance (NIBAF) jointly with State Bank of Pakistan from 17 to 19 May, 2017 at Lahore. This was a capacity building initiative for senior managers to manage with Microfinance sector growth in sustainable manner.





# Inside AGAHE Paskitan



AGAHE Pakistan distributed vehicles to the senior managers.

Mr. Mubeen Shahzad  
(HR Manager)

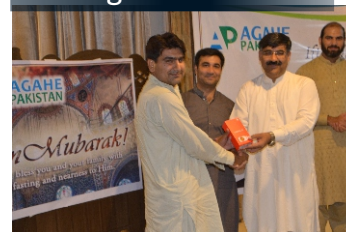


Congratulations

Mr. Sajid Ali  
(Finance Manager)



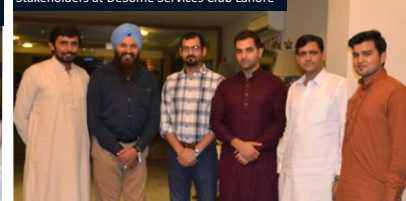
AGAHE Pakistan distributed Smart Phone to its Senior Management



Iftar & Dinner for Regional Office Staff at Vehari



Iftar & Dinner for Microfinance Stakeholders at DeSome Services Club Lahore



Iftar & Dinner for Ranjanpur Staff



Iftar & Dinner for Microfinance Stakeholders at DeSome Services Club Lahore



## AGAHE Pakistan Iftars & Dinners



Iftar & Dinner for Head Office Staff at Lahore



Iftar & Dinner for Microfinance Stakeholders at DeSome Services Club Lahore



## Commercial Microfinance Progress of Last Quarter

Particulars	April-June 2017	Percentage change from last Quarter	As on June-2017
No. of Union Councils	05	60%	78
No. of Areas/Villages	15	66.67%	300
No. of Active Loans	11472	10.7%	11,472
Active Clients Male	861	10.8%	861
Active Clients Female	10,611	6.6%	10,611
No. of Total Loans	3834	45.7%	39,639
Amount Disbursed	120.71 Million	74.4%	871.9 Million
Gross Loan Portfolio	203.69 Million	32.13%	203.69 Million
No. of Active Groups	1,773	17.89%	1,773
Recovery Rate	100%	0%	100%
Average Loan Size	31,492	19.68%	21,996



# IFL Microfinance Program Progress of Last Quarter

Particulars	April-June 2017	Percentage change from last Quarter	As on June-2017
No. of Union Councils	07	0%	07
No. of Areas/Villages	102	0%	102
No. of Active Loans	3,875	-0.91%	3,840
Active Clients Male	337	0.87%	387
Active Clients Female	3,538	-2.24%	3,453
No. of Total Loans	956	2.30%	9,387
Amount Disbursed	24.8 million	9.60%	211.62 Million
Gross Loan Portfolio	52.3 million	5.33%	55.09 Million
No. of Active Groups	794	-1.38%	783
Recovery Rate	100%	0%	100%
Average Loan Size	25,784	7.66%	22,544

## From The Field

The microfinance sector is considered a tool for poverty alleviation as well as empowerment of women. It has long been recognized by poverty alleviation experts that pursuing plans for increasing financial inclusion, such as encouraging microfinance, are absolutely essential to millions out of poverty in Pakistan, where over half the workforce consists of the underprivileged and the self-employed.

Over the years, AGAHE Pakistan Microfinance Program has grown in importance as it has helped several under privilege individuals receive financial services for their entrepreneurial endeavors. Facilities provided by AGAHE Pakistan have proved highly successful for many individuals whose lives have been changed for the better. One of the success story is mention below;

### “Hard Work Pays Off”

Farzana Bibi is a 28 years old single women from a poor family living in Layyah. She lost her husband at a very young age and took the responsibility to support five members of her family. She explained, “Before this loan, I was selling pickles and other home made products such as samosas, rolls, etc for school canteens and shops in my village. My business was not running up to mark and I was unable to fulfill the basic necessities of my household. In addition, customers were reluctant to buy my products because of the rumors of unhygienic methods and low quality material, people were afraid of buying my products. This was definitely bad for my business”.



“I urgently needed money to start up a better and sustainable business, but I didn't know where to access the capital. When AGAHE Pakistan Microfinance program came to my knowledge, I managed to fulfill the loan requirements and received the loan. I invested the loan money in my existing business of food products. With no time, I was able to improve my quality of the food products and now I sell my products at a price that gives me profits. In a month I earn about Rs. 20,000 which is enough for me and my family.”

“A number of people approached me to supply them my products in school canteens and shops. It is absolutely necessary for me to increase the volume of business to cater for the large demand of products supply. Now I am a symbol of pride for the women of my locality who look up to me and try to follow the manner in which I support my family.” **Farzana Bibi**



A Non-Bank Finance Company Set Up Under Section 42 of the Companies Ordinance 1984

[www.agahepakistan.org](http://www.agahepakistan.org)

**Head Office:** House no 3, block A, lalazar colony, phase II, Raiwind road, Lahore

**Phone:** 042-35291211, 35957916

**Fax:** 042-35291211

**Regional Office:** House no 11, street 7, lalazar colony, DPO office road, Vehari

**Phone:** 067-3366860

**Email:** [info@agahepakistan.org](mailto:info@agahepakistan.org)