

# Quarterly Newsletter



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

July - September

# 2017

Edition 3

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## Agahe Kisan Mela From the Field Case Study



## PMFN Trainings Annual Planning Conference 2017



## SMTs



# Annual Planing Conference

# 2017

AGAHE Pakistan organized Annual Planning Conference (APC) on August 30, 2017 with the purpose to set the organization's goals for the financial year of AGAHE Pakistan 2017-2018. During the meeting All departments share their expansion and annual plans which were thoroughly reviewed and finalized by the Management of AGAHE Pakistan.





# Trainings and Meetings

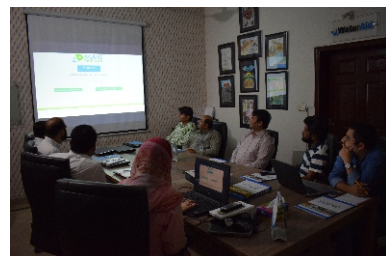
## Case Study Collection Training

Agahe Pakistan always has taken steps towards the capacity building. For this purpose Agahe Pakistan arranged a training to up skills the staff capacity on case study collection. Ms Munazza Fatima Quality Assurance Manager of AGAHE led directed the participant about case study collection and guided them also about its developing procedure. She shared a tool with Participants and a developed case study as well for their better understanding.



## PMIC Visit

Pakistan Microfinance Investment Company (PMIC) risk department visited AGAHE Pakistan Head Office on 08 August, 2017.



## Focus Group Discussion

A focus group discussion with Microfinance borrowers was conducted by University of Queensland Australia to Identify the Policy, regulatory or market development issues/constraints in accessing financial services. This discussion was held at Regional office of Agahe Pakistan, Vehari.



## Agahe Kisan Mela

Agahe Pakistan organized an awareness raising session for farmers for better productivity and advanced agricultural technology at Vehari. Dr. Muhammad Ramzan, Deputy Director Agriculture Department Vehari and Dr. Jalal Arif, Chairman of Agriculture University Faisalabad participated in the session as guest of honors. The guest of honors gave session to farmers on how to increase the agriculture productivity. Mr. Muhammad Mamoon, Branch Manager at Agahe gave the session on the policies and procedures of Agahe's Microfinance loan which can further support the farmers to improve their yield productivity and overall well-being.





## Senior Management Meetings

Senior Management Meeting was held at Agahe Pakistan Head Office, Lahore.



Monthly Managers meeting of Agahe Pakistan was held at Hotel Royal York on 29th of August 2017, all managers shared their progress for the month of August and discussed their future plan for the month of September 2017.



Senior management meeting for the review of policies of AGAHE Pakistan at Head Office Lahore



## Training on SECP Regulation and Taxation

CEO of AGAHE Pakistan Mr. Barakullah, Finance Manager Mr. Sajid Ali, ID Manager Ms. Zainab Sohail, attended the Training on SECP Regulation & Taxation at Faletti's Hotel Lahore on August 23, 2017 organized by Punjab Micro Finance Network (PMFN). This was a capacity building initiative for senior managers and Board of Directors (BOD) to orient them regarding the SECP regulations for Non-Banking Finance Companies.



## Staff Incentive

AGAHE Pakistan took an initiative to provide advance technology to the staff and distributed Laptops to the Senior Managers. Congratulations to Mr. Mubeen Shahzad (HR Manager) Mr. Imran Akber (Program Manager) Ms. Zainab Sohail (ID Manager) Mr. Ihsan Nazir (Assistant Manager Internal Audit).



## MoU Signed with PMN

On 26 September, 2017, a Memorandum of Understanding was signed between Punjab Micro Finance Network and Pakistan Microfinance Network (PMN). This represents a collaboration that both the networks will pool their resources and know-how to promote PMFN and PMN



## PMFN Board Meeting

Institutional Development Department of Agahe Pakistan arranged Punjab Micro Finance Network board Meeting at Flatties Hotel Lahore on 1st August, 2017. At the end of Meeting CEO PMFN Mr. Mubarak Ali and Chairperson Mr. Murtaza Khokhar distributed the membership certificate to the all member organization.





Particulars	Commercial MFP (July - Sep, 2017)	PMIFL Scheme (July - Sep, 2017)	Total for the Quarter (July - Sep, 2017)	As on Sep -2017
No. of District	03	02	03	03
No. of Tehsil	06	02	06	06
No. of Union Councils	78	07	85	85
No. of Areas/Villages	327	102	429	429
No. of Active Loans	11,994	3,740	15,734	15,734
Active Clients Male	1,181	386	1,567	1,567
Active Clients Female	10,813	3,354	14,167	14,167
No. of Loans Disbursed	3,026	765	3,791	52,817
Amount Disbursed	96.76 Million	21.3 Million	118.06 Million	1,201.59 Million
Gross Loan Portfolio	222.39 Million	52.18 Million	274.57 Million	274.57 Million
No. of Active Groups	1,937	157	2,694	2,694
Recovery Rate	100%	100%	100%	100%
Average Loan Size	31,976	27,843	31,142	22,750

## Field Visit

Agah Pakistan's Team (ID Manager Ms. Zainab Sohail and Communication Officer Mr. Mukrma Ashraf) from Head Office visited the field to collect the testimonials of its clients at District Vehari. Branch Manager Machiwal Mr. Waris Ali and Branch Manager Garha Morr Mr. Ali Hasan facilitated the team.



## From the Field

Shahnaz Kausar 42 years old is a resident of Burewala. Her husband passed away, leaving her responsible for six family members. Shahnaz did not lose ground and started work as lady health worker after the death of her husband. However, her income was insufficient to provide her family with adequate food, clothing and education. She did not want her children's education to suffer from financial circumstances but she had not enough resources to increase her income. She wanted to start up a home base business but she did not have capital to start up.

She saw an opportunity when she heard about AGAHE Pakistan Micro-finance Loan Program from her community. She approached the credit officer and enquired about the loan procedure. She was informed that there was a member needed for a group loan in her locality. She decided to join the group to start up a small business at her home.

Shahnaz received the microfinance loan of PKR 15,000 from AGAHE Pakistan. She used this capital to purchase material for her home-based shop. She assessed her household income had increased because of the positive response from her community. Within few months, she established a small set-up of stitched and unstitched ladies fabrics at her home.

Now she easily earns 30000-50000 monthly. She is able to provide her children the education and her family members a fine living standard.

While sharing her views with microfinance team Shahnaz said, ”

*“After the death of my husband I lost hope and we started living from hands to mouth, I was unable to educate my children as my income was hardly met our daily basis needs. My dream to educate my children is now fulfilled. My social status in the community has also improved and people give me respect”*



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