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ACIAR Project Workshop

The University of Queensland Business School Australia and Agahe Pakistan jointly organized the Workshop on "Creating Wealth in smallholders' Farms Through Effective Credit System in Pakistan" on 4th January, 2018 at Avari Hotel Lahore. The purpose of this Workshop to share the study outcomes with all relative stakeholders and make a way for the betterment of policies. This will help to improve the productivity in agriculture and live stock. This workshop also provided a platform of Knowledge, discussion and networking focused on smallholder's access to agricultural finance. This workshop brought policy makers, regulators, financial institutions, NGOs academia and other stakeholders together and create an opportunity to met and share their experiences regarding agricultural finance.

Dr Aisha Ghaus Pasha was the Chief Guest of this event. H.E Ms. Margaret Adamson Australian High Commissioner, H.E Ms. Naela Chohan Pakistani High Commissioner for Australia, Mr. Naseem Sadiq Secretary Live Stock Punjab, Rai Muhammad Mehmood Secretary Agriculture Punjab, Dr. Jhon Steen Associate Professor of UQ Business School, Yasir Ashfaq CEO PMIC, Dr. Shabbir Research Fellow UQ Business School, and Mr. Barak Ullah CEO Agahe Pakistan, were the Guest of Honors. Founding Director of Agahe Pakistan Mr. Mubarak Ali Sarwar gave the vote of Thanks and closing remarks.



CEO PPAF Visit

CEO of Pakistan Poverty Alleviation Fund (PPAF) Qazi Azmat Isa visited the head office of AGAHE and Agahe Pakistan on February 13, 2018.

He met with all staff members and the progress of both organizations were shared with him. He appreciated the progress and work of AGAHE and Agahe Pakistan. Further, the staff shared their field experiences



Board of Directors Meeting

The quarterly meeting of Board of Directors of Agahe Pakistan was held at Nishat Hotel Lahore on February 10, 2018.

CEO of Agahe Pakistan Mr. Barakullah shared the progress of the quarter Oct to December 2017. Founding Director of Agahe Pakistan Mr. Mubarak Ali Sarwar, Chairman of Board of Director of AGAHE Mr. Qazi Shuaib Alam Farooqi, and Chairperson of Punjab Micro Finance Network Mr. Murtaza Khokhar were also there; they appreciated the progress of Agahe Pakistan's team and also lauded the senior management's initiatives for the betterment of the organization's staff.



Staff Trainings

HR department of Agahe Pakistan arranged capacity building trainings for newly hired staff.



Agreement with Telenore Easy Paisa

Agahe Pakistan signed an agreement with Telenore Easy Paisa on January 10, 2018 at Telenor Office Lahore to facilitate Agahe Pakistan's borrowers by providing them with Digital Financial Services. The Agreement was signed by the CEO Agahe Pakistan Mr. Barakullah and the Founding Director of Agahe Pakistan Mr. Mubarak Ali Sarwar was also present at the Signing Ceremony.



Agreement with Solar Vendors

To provide the low cost and high- quality solar system to its borrowers Agahe Pakistan Signed MOUs with Allied solar and "Greenlight Planet Incorporated" during the PMIC and IFC conference "Solar Off Grid Opportunity with in Billions dollar Industry" on March 14, 2018. CEO Agahe Pakistan Mr. Barak Ullah signed these MOUs . Mr Yasir Ishfaq CEO PMIC, Mr. Marco Indalicato Program Manager Lighting Pakistan, Mr Saqib Seddique Head of Microfinance Sector Development PMIC, Mr Altaf Khadim Country Representative also witnessed these ceremony



Exposure Visit

Agahe Pakistan arranged and exposure visit of Hardeep Microfinance Foundation for the departmental heads and senior management team of Agahe Pakistan to enhance the their skills and better understandings of the systems



Awareness Sessions

Program Coordinator MFP Mr. Faisal Ayaz Conducted the awareness raising session with the community on Digital Financial Services in various branches Agahe Pakistan commercial micro-finance Program.



ORIX Visit

The management of Microfinance Division Orix Pakistan visited the Regional Office of Agahe Pakistan on March 19, 2018. The purpose of visit to observe the field operations. They also had an meeting with with the Senior team of Agahe Pakistan.



Btissam Dardari from ADA Microfinance (A Luxembourg based social investor visited Agahe Pakistan Head Office Lahore on March 20, 2018 and met with its team. The purpose of this visit to check the operation of Agahe Pakistan for providing credit facility. Matters regarding credit requirements of Agahe Pakistan, Governance, Financial health, portfolio quality were discussed in details during this visit. Agahe Pakistan presented the progress of its Microfinance programs and also shared the Microfinance Plus Initiatives program details. She highly appreciated Agahe Pakistan's role in the social and economic development of the country.



Celebration of Partnership

CEO Allied Solar, Mr Haseeb Sadat and Country Representative D.light, Mr Altaf Hussain Khadim visited the Head Office of Agahe Pakistan to celebrate their partnership of providing solar products in off-grid areas. Founding Director of Agahe Pakistan Mr Mubarak Ali Sarwar also joined this ceremony.



Commercial Program & PMIFL Scheme Progress for the Quarter of Jan-March, 2018 & as on March-2018

Particular	Commercial Program	PMIFL Scheme	Total
No. of Districts covered	04	02	04
No. of Tehsils covered	07	02	07
No. of Branches	13	02	15
No. of Active Loans	14,854	3,639	18,493
No. of Male Active Loans	1,518	386	1,904
No. of Female active Loans	13,336	3,253	16,589
Gross Loan Portfolio	301.75 million	55.96 million	357.71 million
No. of Loans Disbursed for the Quarter	4,675	884	5,559
No. of Loans Disbursed form inception	52,046	12,051	64,097
Amount Disbursed for the quarter	144 million	26 million	170 million
Amount Disbursed from inception	1,266 million	288 million	1,554 million
Recovery Rate	100%	100%	100%



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

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