

# Quarterly Newsletter

**AGAHE**  
PAKISTAN

Edition # 11



July - September

2019

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# Annual Review & Planning Conference



The Annual Review & Planning Conference of AGAHE Pakistan was held at the Elites Hotel, Nathia Gali from 1-2 July 2019. Attended by Mr. Mubarak Ali Sarwar-Founding Director, Mr. Barak Ullah-Chief Executive Officer, Senior Management Team, Area Managers & Branch Managers, the conference involved extensive analysis of the preceding financial year, intrinsic challenges, plus strategy and planning for the year ahead.





## Distribution of Sehat Insaf Cards

AGAHE Pakistan in collaboration with Society for Human & Environmental Development (SHED) & Punjab Health Initiative Management Company (PHIMC) distributed Sehat Insaf Cards to 165 underprivileged borrowers in Kot Addu, District Muzaffargarh recently. Through this initiative, our borrowers will have access to quality medical health care in a swift and dignified manner, without any financial obligations.



## Client Training Sessions on Livestock Management

In collaboration with Punjab Livestock Department, training sessions on Livestock Management & Best Dairy Practices were conducted by AGAHE Pakistan across District Vehari. A team of Mobile Veterinary Doctors (MVDs) accompanied our crew, interacted with borrowers, and distributed vaccinations/de-worming medicines.



## Education Finance Training

An extensive five days training on "Education Finance" was conducted in August at Grand Palm Hotel, Lahore. The participants included CROs, BMs, AMs, and department heads. Mr. Abbad-el-Rayyes-Project Manager at Academy of German Cooperatives (ADG) conducted the training along with Mr. Bilal Ahmad-MD at BAZ Management Consultants. AGAHE Pakistan, in collaboration with PMIC & Opportunity International will be providing school improvement loans to low-cost private schools across Punjab.



## Training Workshop on Solar Home Solutions

AGAHE Pakistan participated in a two days training workshop titled PRIME," PMIC-Kfw Renewable Energy Initiative through Microfinance, held at Hospitality Inn hotel-Lahore from Aug 6-7. The training was conducted by Mr. Ibrar Khattak from IFC, and Ms. Maha Arshad from PMIC, and also involved product familiarity sessions by renowned solar suppliers. AGAHE Pakistan is proud to be one of the implementing partners in this program, which is expected to continue beyond 2027.



## Forging New Alliances

A MOU was signed between AGAHE Pakistan & Jubilee Life Insurance on Aug 9, 2019 in Lahore to extend health insurance services to borrowers of AGAHE Pakistan. The signatories included Mr. Barak Ullah-CEO AGAHE Pakistan & Mr. Farhan Umar-Chief Manager Jubilee Life Insurance.



AGAHE Pakistan signed a MOU with Zonergy Company Ltd on Aug 9, 2019 at Grand Palm Hotel, Lahore. Zonergy is a Chinese conglomerate engaged in the business of solar and biomass energy, and is a certified supplier of Lighting Global solar products. The signatories included Mr. Barak Ullah-CEO AGAHE Pakistan & Mr. Xu Hong Chang-GM Zonergy Co. Ltd Pakistan.



## Visiting Delegations

Mr. Scott Sheridan-Director of Operations at Opportunity International & Ms. Hannah Hilali-Technical Assistance Advisor visited AGAHE Pakistan's Head Office on August 28th and met with Mr. Barak Ullah-CEO, Mr. Faysal Ayaz-Manager Institutional Development, and Mr. Saad Masood-Manager Risk & Compliance. The meeting revolved around strengthening the relationship between the two organizations while building a healthy education finance portfolio.



## Introduction of AGAHE Sehat Muhafiz

AGAHE Pakistan is all set to provide health insurance to its valued clients and their dependents. Towards this end, an extensive training session was conducted by Mr. Mir Samad Khan-Assistant Manager, Corporate Business & Micro Insurance at Jubilee Life on Aug 31st at City Top Hotel, Vehari. The participants included BMs and AMs from all six districts.





## Expansion of Operations

AGAHE Pakistan is pleased to announce the expansion of its operations by opening eight new branches during the quarter, with extended outreach across Districts Bahawalnagar & Bahawalpur, taking the total to 23 branches in 6 Districts. The new branches will further extend AGAHE Pakistan's presence and services, as we continue to strive for excellence while fulfilling our mission.



## Staff Capacity Building Workshops

Staff orientation workshops covering various aspects of human resource and operation departments were conducted at Khanewal and Chishtian branches by Ms. Saba Gill-HR Officer & Mr. Imran Akbar-Manager Operations.



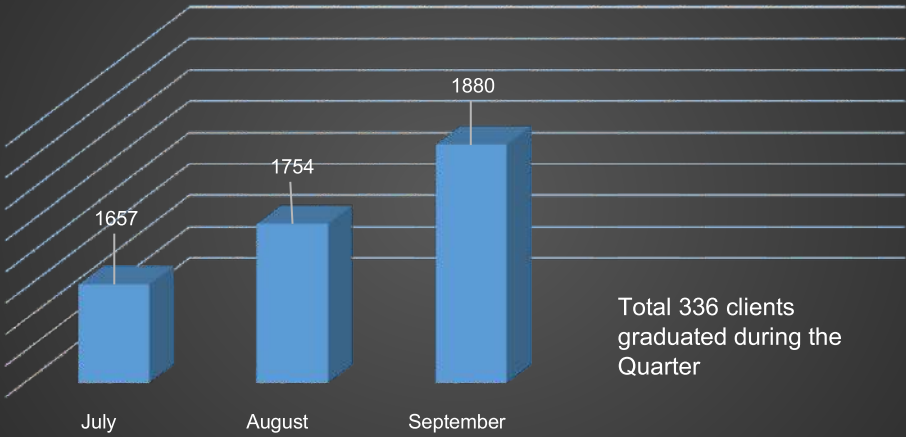
## Offsite Meeting of SMT

Offsite meeting of Senior Management Team members was held at Elites hotel, Nathia Gali at the close of the financial year.



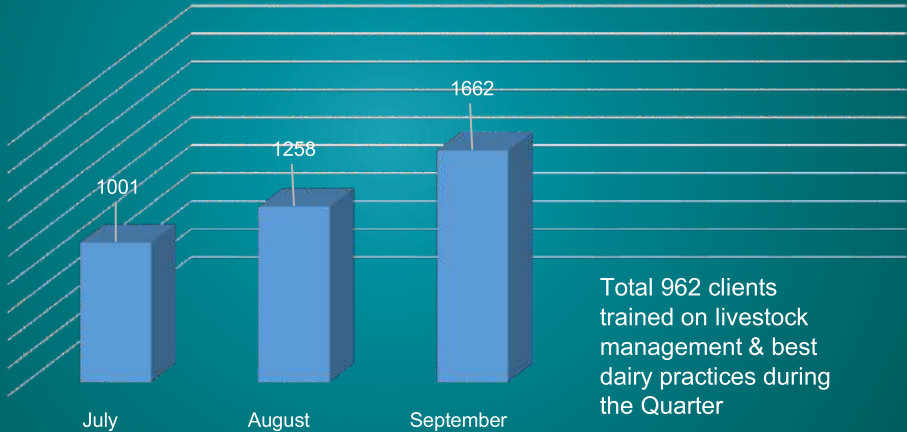
# Ongoing Projects

## Graduation Model

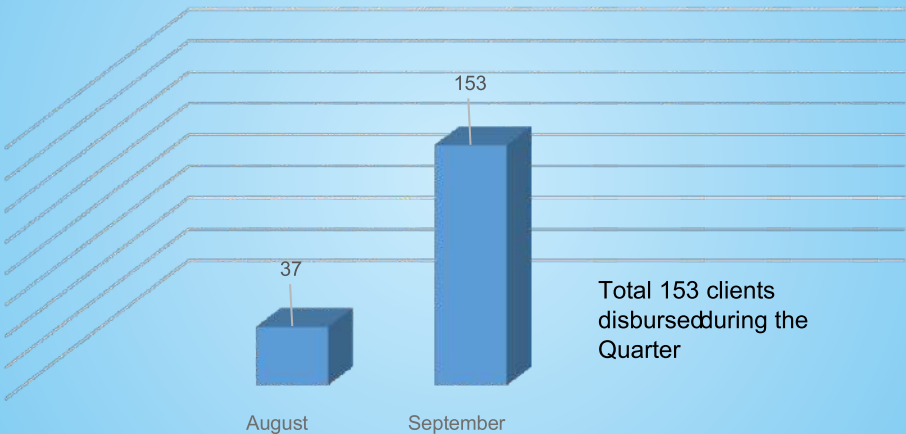


## Livestock Value Chain

Total Clients Trained



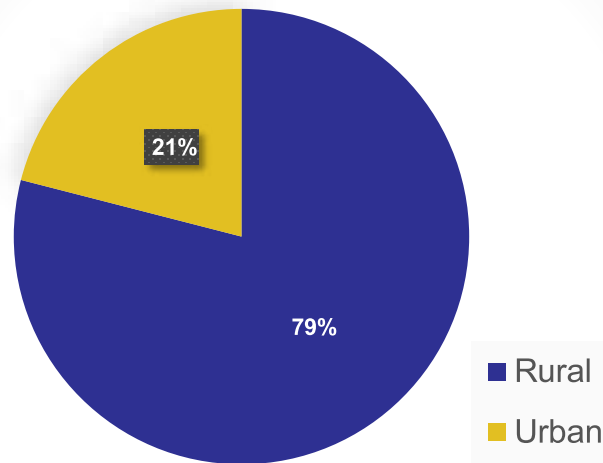
Total Clients Disbursed



## Renewable Energy Project

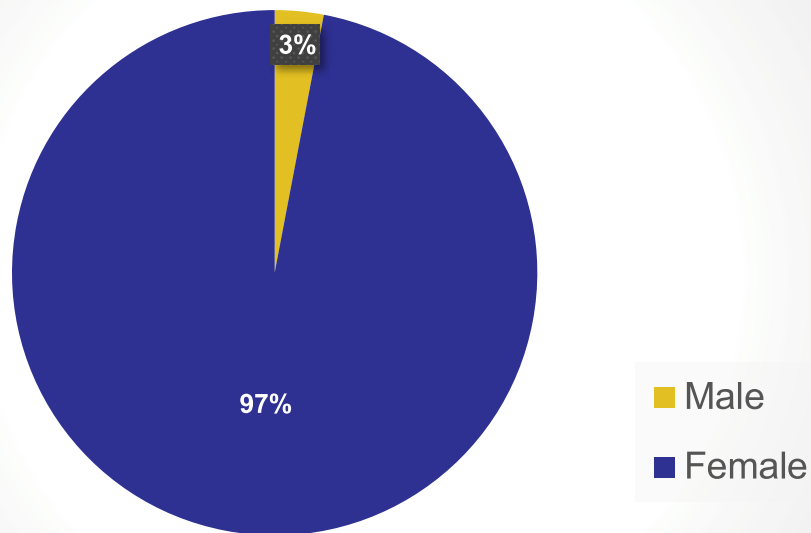
## Rural/Urban Segmentation

### Active Clients

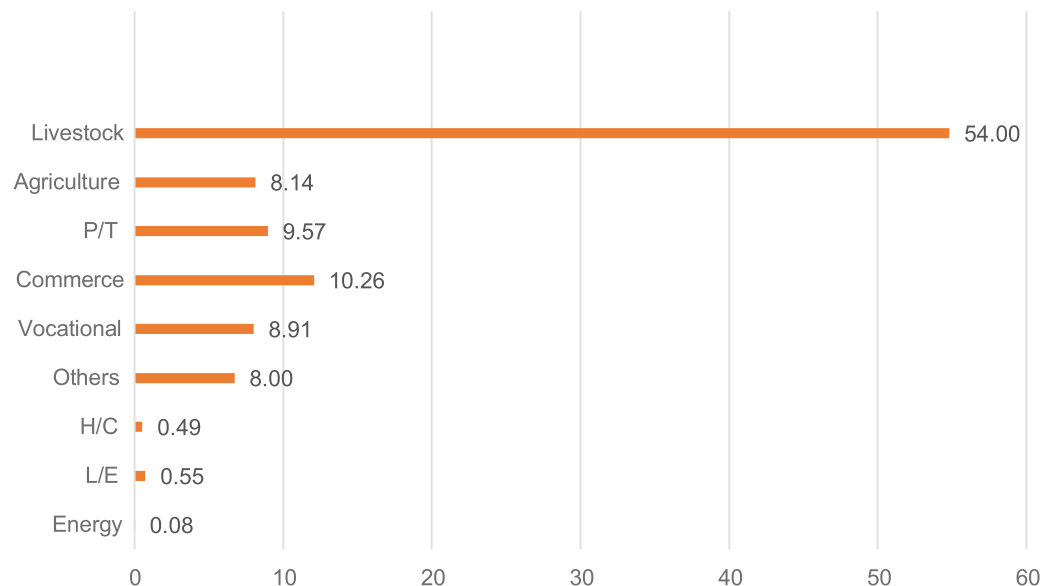


## Gender Wise Distribution

### Active Clients



## Sectorial Distribution



Particulars	Commercial Program	PMIFL Scheme	Total
No. of Districts covered	06	02	06
No. of Branches	23	02	23
No. of active loans	23,920	2,019	25,939
No. of male active loans	679	0	679
No. of female active loans	23,241	2,019	25,260
Outstanding loan portfolio	491.30M	22.82M	514.13M
No. of loans disbursed for the Qtr	5,992	235	6,227
No. of loans disbursed since inception	87,180	15,740	102,920
Amount disbursed for the Qtr	222.29M	6.96M	229.26 M
Amount disbursed since inception	2.484B	386.14M	2.870B
Average loan size	-	-	39,000
Recovery Rate	100 %	100 %	100 %

### Community Awareness Sessions on Renewable Energy

In collaboration with GIZ & NRSP, AGAHE Pakistan is working towards introducing alternative sources of energy to help communities in off-grid areas of south Punjab. Community sessions towards this end were recently conducted in Jampur, District Rajanpur, and included Mr. Waris Ali-BM Jampur Branch, Mr. Altaf Khadim from D.Light, and Mr. Shehryar Hassan from Harness Energy.



Authored and composed by, Mr. Faisal Ayaz & Mr. Mukrma Ashraf