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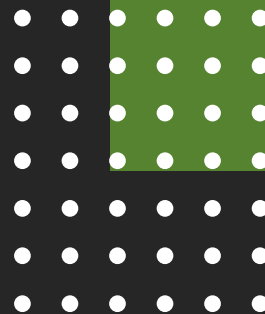
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Inauguration Ceremony of New Regional Office



Agahe Pakistan held an inauguration ceremony of its new regional office in Vehari on 07th March, 2023. Mr. Barak Ullah-CEO Agahe Pakistan welcomed all the distinguished guests and briefed them about the journey of Agahe Pakistan which started almost 13 years ago by the Founding Director- Mr. Mubarak Ali Sarwar & his team. This inauguration ceremony marks a very important milestone for Agahe Pakistan and is a testament to our selfless commitment, dedication and hard work.





All this while, our beneficiaries have been the driving force behind our success, as we continue to serve both women and youth through a wide range of financial and non-financial products and services.

The guests of honor included Mr. Yasir Ashfaq-CEO PMIC, Mr. Asghar Ali Memon- portfolio Head Mangment PMIC, Sayed Mohsin Ahmad- CEO PMN, Mr. Muhammad Murtaza CEO RCDP & Chairman PMFN, Mr. Mubarak Ali Sarwar-Founding Director of Agahe Pakistan, Qazi Shoaib Alam CEO JWS, Mr. Irfan Khokhar-CEO FFO Support Program, Mr. Adnan Badar - Deputy Director Food Multan & Bahawalpur Division, & Regional Heads from MCB, NBP & HBL.



Field Visit by Pakistan Microfinance Investment Company (PMIC)

Mr. Yasir Ashfaq-CEO PMIC along with Mr. Asghar Memon-Head of Portfolio Management visited Agahe Pakistan's borrowers in District Vehari to get a better understanding of their businesses, and how the current economic turmoil has impacted their livelihoods



Visit by PMIC

Mr. Muhammad Ahmad and Mr. Hamza Hassan Toor from PMIC's Portfolio Management department visited Agahe Pakistan's Regional Office in Vehari recently, and also interacted with borrowers in Burewala and Machiwal regions to get a better understanding of how the current economic situation has impacted their livelihoods.



MOU Signing Ceremony b/w Agahe Pakistan & University of Education:

A MOU was inked between Agahe Pakistan and University of Education (Vehari Campus) on March 08, 2023 at the Regional Office in Vehari. This strategic alliance will pave the way for greater cooperation between the institutions to facilitate student internships, graduate student employment, research & development, and conducting seminars/workshops and training sessions of mutual interest.

Mr. Barak Ullah-CEO Agahe Pakistan and Prof. Sheikh Asrar Ahmad-Principal UEV both welcomed the initiative and envisioned a long-term and mutually beneficial relationship between both institutions.



MOU Singing Ceremony b/w Agahe Pakistan & HBL Konnect

A MOU signing ceremony between Agahe Pakistan and HBL Konnect was held at the Head Office in Lahore. Mr. Barak Ullah-CEO Agahe Pakistan welcomed the visiting delegation consisting of Mr. Umar Rafique-Regional Business Head Central and

Mr. Muhammad Kamran-Regional Manager Corporate Sales along with other senior officials from HBL Konnect. Mr. Barak Ullah appreciated the significant role played by HBL Konnect towards facilitating digital financial solutions for the common man, and further hoped that the successful implementation of this collaboration will help both organizations to serve customers in a more efficient manner.



1ST Bi-Annual Progress Review & Planning Meeting



The "1st Bi-Annual Progress Review & Planning Meeting" for the FY 2022-2023" was held at Regional Office in Vehari on February 08, 2023. Chaired by Mr. Barak Ullah-CEO Agahe Pakistan, included department heads, area managers and assistant managers. Mr. Barak Ullah lauded the collective performance of all departments over the last financial year and encouraged all participants to continue working with the same enthusiasm and dedication in the days ahead. The forum is further established to review bi annual progress & planning, while also addressing key challenges and risks in the microfinance domain



Staff Updates / Trainings



Orientation & Training Session

During this quarter, another "Orientation & Training Workshops" was conducted for the newly hired staff at the regional office in Vehari, covering key aspects of Operations, HR, IT & risk & compliance departments. The attendees included Branch managers & credit officers & risk & compliance officers. While the session was facilitated by all HODs of Operation, risk & compliance and IT department.



Staff Training on Procurement & Inventory management

A One Day Staff Training Session on "Procurement and Inventory management along with Security measures" was conducted for Admin & Accounts officers at the regional office in Vehari. The Session was facilitated by Mr. Sajid Ali-Chief Accounts officer.



Training Session on Fundamental Accounting Principles

A One Day Staff Training Session on "Fundamental Accounting Principles" was conducted for Admin & Accounts officers at the regional office in Vehari. The Session was facilitated by Mr. Sajid Ali-Chief Accounts officer along with Mr. Mubeen Shehzad- GM HRD.





Training Session on Impact Evaluation

Training Sessions on "Impact Evaluation" was conducted for Agahe Pakistan IFL staff representing Okara & Pakpattan, Muzaffargarh & Bahawalpur regions on 27th January, 2023 & 22th February, 2023. The session covered background of the Interest Free loan program, implementation framework and poverty score card basics/ranking criteria. The participants included area managers, branch managers, credit officers, while the training was facilitated by Ms. Summera Qamar-Asst. Manager Monitoring & Evaluation.



Orientation Session on "IT Troubleshooting & Loan Management System"

A One Day Orientation Sessions on "IT Troubleshooting & Loan management system" was held at regional Office in Vehari & in area office Pakpattan, covering key aspects of IT code of conduct, Email management, Basic configuration & Hardware/Software installation. The participants included Branch managers, Admin & Finance officers & Risk & compliance officers, while the session was facilitated by Ms. Hira Manzoor-Asst. Manager IT



HR Representation



Mr. Nouman Murad HR-Officer from Agahe Pakistan participated as a speaker in the two days seminar on "Personal Development & how to Improve Interview Skills" for students organized by the University of Agriculture Faisalabad Sub Campus Burewala. The major contents included different methodology of personal development, how to effectively Participate in an interviews, skills required for a successful interview to participate.



Staff Appreciation



At Agahe Pakistan, we value our people as our greatest asset and it is this philosophy that forms the basis of our focused, committed and long-term investment in the people that form this great institution.

In the same spirit, Mr. Abdul Hameed and Mr. Moaz Khalid from Risk & Compliance department were recognized for outstanding performance exhibited during review of credit applications & compliance with AML/CFT protocols.



Financing of Low-Cost Private School

Education is an investment that pays dividends for a lifetime - and we can help you finance it." Al Rafiq Public School & Fatima Ul Zahra School are another two low-cost private Schools received financing from Agahe Pakistan to improve the quality of Education in Zahir Pir branch, District Rahim Yar Khan.



Disbursement Auto Finance

Mr. Muhammad Akbar resident of 561 EB Machiwal, District Vehari is a proud recipient of 150 CC Loader rikshaw that have recently been financed by Agahe Pakistan under its Auto Loan Scheme



Success Story of Sheeno Mai

Sheeno Mai is the resident of Mohalla Fazala Abad Shahjamal p/o khas Tehsil M Garh. She is successfully running a shop of Bangles work and she is the sole earner of her family. Her husband left her with 4 children due to second marriage. Sheeno Mai w/o M. Akram is a residence of Basti Fazal Abad Shahjamal situated in District Muzaffargarh. Sheeno's success can be contributed to her ability to overcome her fears and follow her passion no matter what. However, now that she has succeeded, she has become a source of motivation for many others. Moving back to her life, Sheeno Mai got married at the age of 19 to a very poor family. It was not a happy married for her because her husband always used to quarrel with her. After a couple of years ago, her husband married with another woman and provide her very low money for the basic needs of family which was insufficient to support the family size of 07. Sheeno Mai & her 06 children lives separately. Sheeno always wished a better and secure husband marriage, she started to work door to door as a maid to earn bread for her children. She was hardly managing her expenses because she was earning 7000 per month. One day she heard about the interest free loan under Ehsaas programme in her area. She approached the AgahePakistan office loan to start a small shop of her house. Sheeno Mai was appreciated by the team and she got the first loan start her small shop of because it is a traditional and her society. All her neighbours Bengles from Sheeno Mai her struggle and hard work for stable clientele. Today, Sheeno Mai is a successful entrepreneur and inspiring many women of the rural area and earning 15,000 per month. Sheeno Mai thanked to AgahePakistan & PPAF Interest free loan under Ehsaas Programme. This was exactly the support that she needed to kick start her shop in the locality. However, door-to-door program introduction and group loaning by AgahePakistan changed Sheeno's life for the better. Today, she stands not only as a survivor, but also a victor in being able to generate income to support her family



Portfolio Highlights

Particulars	Total
No. of Districts covered	10
No. of Tehsils covered	20
No. of Branches	40
No. of Active Loans	61,154
No. of Male Active Loans	376
No. of Female Active Loans	57,252
Outstanding Loan Portfolio	1,658.14 M
Loans disbursed since inception	234,909
Amount disbursed since inception	09 billion
Recovery Rate	99.8 %



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