

Quarterly NEWSLETTER

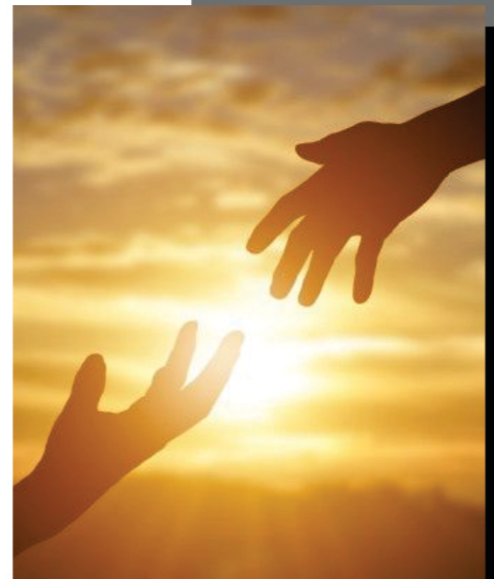
Edition No. 26th (April - June 2023)

AGAHE
PAKISTAN



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“ 40th Board of Director's Meeting ”

The 40th Board of Director's Meeting of Agahe Pakistan was held on May 06, 2023 at Nishat Hotel, Emporium Mall, Lahore and chaired by Dr. Abid Aman Burki. The meeting was attended by all members of the board and Founding Director Mr. Mubarak Ali Sarwar.



MoU Singning Ceremony b/w PMFN & Munsalik

An MOU was signed between Punjab Microfinance Network-PMFN and Munsalik at Agahe Pakistan's Head Office, Lahore. Mr. Barak Ullah from Agahe Pakistan and Syed Mohsin Ahmad from Munsalik signed MOU in presence of Mr. Muhammad Murtaza Khokhar Chairman PMFN. Through this venture, it is envisioned that PMFN members will benefit from a vast range of digital solutions being offered by Munsalik



Stakeholder Visits

Visit by MCB

Representatives from MCB's Transaction Banking Division, namely Ms. Sobia Iftikhar -EVP, Mr. Bilal Rao-Unit Head and Mr. Agha Baqar-RM visited Agahe Pakistan's head office in Lahore and met with Mr. Barak Ullah-Chief Executive Officer to explore avenues for further enhancing the business relationship between the two organizations. Through its vast network, MCB is facilitating both loan disbursements and collections for clients of Agahe Pakistan.



Visit by QARAR

Mr. Junaid Khatri and Mr. Usman Ilahi from QARAR-a leading decision analytics company specializing in data analytics and software technology visited Agahe Pakistan's Regional Office in Vehari and met with Mr. Barak Ullah CEO Agahe Pakistan and HODs from Risk, and Operations. Agahe Pakistan will leverage QARAR's expertise in developing an advanced credit scoring model, potentially automating its client onboarding and credit underwriting processes.



Visit by HBL

Syed Ahsan Mehdi, Head NBFIs from HBL along with his team visited Agahe Pakistan office in Lahore on May 22, 2023 and met with Mr. Barak Ullah-CEO and Mr. Muhammad Khalid-CFO to explore avenues for further collaboration in the Microfinance sector

Job Fair by University of Education

The University of Education hosted an exciting Job Fair on 19th May, 2023 providing students with a fantastic opportunity to meet with prospective companies and learn more about potential career paths. It provided a unique platform & a valuable opportunity for students to connect with potential employers. Around 30 organizations from corporate sector, Academia, IT & social sectors participated in the fair.

Mr. Mubeen Shahzad GM HRD from Agahe Pakistan participated as a guest speaker, sharing insights into our organization and providing guidance on how to succeed in the job market



یونیورسٹی آف ایجوکیشن میں جاب فیئر کا انعقاد

انرجی، ٹیک، ٹیلی کام، ویب ڈویلپنگ سے متعلق 30 سے زائد کمپنیوں نے شرکت کی

لاہور (پ ر) یونیورسٹی آف ایجوکیشن، لاہور میں ڈائریکٹوریٹ آف سٹوڈنٹ کنسلنگ سنٹر کے زیر اہتمام جامعہ کے مرکزی کمپس ٹاؤن شپ میں گزشتہ روز جاب فیئر 2023ء کا انعقاد کیا گیا جس میں انرجی، ٹیک، ٹیلی کام، ویب ڈویلپنگ، سوفٹ ویئر، مارکیٹنگ، خلائی اداروں، انفارمیشن اور فنانس سے متعلق 30 سے زائد معروف کمپنیوں نے شرکت کی اور طلباء کو ملازمتوں کے حصول میں مدد دہرمانی اور دیگر ضروری معلومات و سہولیات فراہم کرنے کے لئے اسٹاز لگائے۔ جاب فیئر نے طلباء کو صنعت کے لپڈوں سے جڑنے، کیئریر کے راستے تلاش کرنے اور ملازمت کے مواقع تلاش کرنے کا ایک بارے میں شرکاء کو آگاہ کیا۔



واکس چانسز پر ویڈیو انٹرویو میں جاب فیئر کا افتتاح کر رہے ہیں

Disbursement under Auto, Solar & Education Finance



Auto Loan Disbursement

Mr. Muhammad Iqbal, a resident of Mailsi District Vehari is another proud customer of auto Rikshaw financed by Agahe Pakistan recently



Mr. Muhammad Shahzad resident of 185 EB Gaggio Mandi, District Vehari is a proud recipient of Loader rikshaw that has been recently financed by Agahe Pakistan under its Auto Loan scheme.

“ Solar Loan ”

Harnessing the power of the Sun. We are thrilled to introduce our amazing client Sobia Saleem, resident of Tehsil Hasil Pur District Bahawalpur who is now the proud owner of a stunning solar system for water sailing.



Education Finance Disbursement

Agahe Pakistan is continuously striving to improve the quality of education by providing financing facilities to low-cost private schools in Punjab. Shine School of Science is the latest beneficiary of Education Finance, which will be utilized for the extension of premises.



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Iftar Dinner for entire Team

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Our incredible CEO & Mr. Mubarak Ali Sarwar Founding Director of Agahe Pakistan hosted a heartwarming iftar dinner for our amazing staff including field staff, middle management & senior management team. It was a night filled with delicious food, laughter, and gratitude. We're truly blessed to be part of such a wonderful team we gather under one roof to break bread and celebrate the spirit of Ramadan. Our CEO's generosity knows no bounds as they host these special events to express their appreciation for the hard work and dedication of our amazing staff. It's about fostering connections, building relationships, and creating memories that will last a lifetime. We are grateful for this opportunity to come together as a team, to strengthen the bond that makes our organization thrive. Together, we will share stories, cherish moments, and embark on a journey of unity and appreciation



“ Informal Get to Gather of Senior Management Team ”

we had the pleasure of gathering our senior management team in Lahore for an official meetup. This tour is an opportunity for us to build stronger relationships and foster better communication among our team members. During the tour, visited some of Lahore's most iconic landmarks and attractions, including the Lahore Fort and the Masjid Wazir & Rana resort Safari Park. The event was filled with fun activities, team building exercises, and of course, delicious food. We believe this retreat will be an invaluable experience for all of us.



“ Informal Socialization Meetings for Staff ”

Mr. Barak Ullah-CEO Agahe Pakistan held an informal meeting with the staff of Area 8 & area 6 in Pakpattan, Muzaffargarh. The participants included Area Managers, Branch Managers and Risk & compliance Officers. It was great to discuss goals and future strategies in a comfortable setting!



HR Highlights / Updates



Orientation & Training Workshop for new staff

Another two Days "Orientation & Training Workshop" was conducted for the newly hired staff on 20-21 June, 2023 at the regional office in Vehari, covering key aspects of Operations, HR & risk & compliance departments. The attendees included Branch managers, credit officers & risk & compliance officers.



Orientation Session for Support Staff

A One Day "Orientation & Training Workshop " was held for the Agahe Pakistan's support staff at regional office in Vehari, covering key aspects of Body language, communication skills, environmental management & cultural Motivation.all of us.



External Training

Consultative Workshop on Credit Products Review

Agahe Pakistan recently conducted a Consultative Workshop on Credit Products review & Market best practices "at the regional office in Vehari. The training was conducted by Mr. Muhammad Noman who is a seasoned trainer with extensive experience in the microfinance sector. The participants included the area managers, branch managers & risk & compliance officers



Training Session on Digital Literacy Program

Agahe Pakistan in collaboration with CIRCLE Women Association- an organization empowering women through digital literacy , conducted orientation sessions with borrowers of Agahe Pakistan across the districts Okara, Pakpattan and Bahawalpur. These sessions are designed to equip the borrowers with advanced techniques for navigating with the digital world and bring them into the financial mainstream.

#Womenempowerment#Womenentrepreneurs



Trainings by Oppurtunity International on Education Quality Program

In partnership with Opportunity International Edu-Finance- and Pakistan Microfinance Investment Company-PMIC, the Education Quality program has been launched across Pakistan to provide professional development trainings to owners of low cost private schools. Edu-Quality is a 3-year program that offers professional development trainings to school owners and faculty members on various topics including financial & business management, marketing & branding, parent & staff engagement, classroom management and phonics to mention a few, A series of introductory seminars were held across District Sahiwal from June 5-6, which also included school owners financed by Agahe Pakistan through its Education Quality program.



Case Story of Zahida Parveen



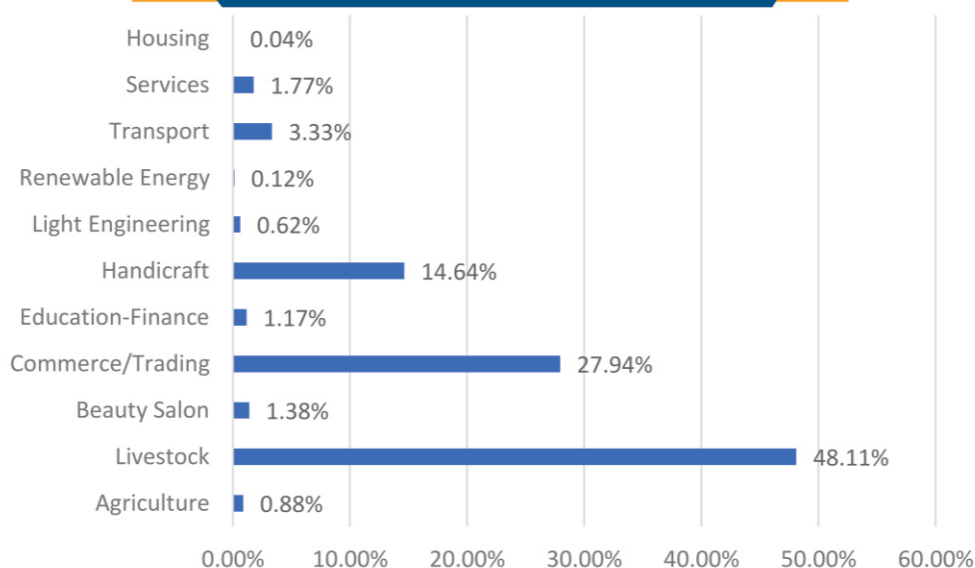
Zahida Parveen, a 40 years old housewife and successful entrepreneur from Mandi Ahmad Abad, a very small Union Council of District Okara. She is displaying her best embroidery suits with hopes of attracting customers. Zahida Parveen is promoting the unique embroidery skill of the area's natives. With the aim to empower women and support them financially, Zahida Parveen has been working with 02 workers that have been residing in her nearby communities in Mandi Ahmad Abad. "There aren't many work opportunities for us as we live under challenging circumstances and conservative environments," said Zahida Parveen. We faced a lot of hurdles and societal taboos to run a business in such communities. Despite all the hurdles, Zahida breaks all the stereotypes and myths and laid down the foundation of her business.

Zahida Parveen learned the art of embroidery at a very early age from her family. She was very fond of doing all kinds of embroidery works by using different materials. She was married with her cousin who is a laborer on daily wages and earned hardly 15000 per month in which Zahida hardly managing her family circle. She has 04 children and wished a better secure life for her children especially for her 02 daughters. To support her husband financially she started stitching and embroidery work and started bridal & party wear dresses with her own resources. She does not have enough resources to purchase embroidery material. A couple of months ago, she heard the Interest Free Loan under Ehsaas programme providing by Agahe Pakistan with the technical & financial support of Pakistan Poverty alleviation fund (PPAF). She applied for a loan of Rs.50,000 and purchase more material to expand her embroidery work. Soon her work is being appreciated in her nearby communities as well as in a local market also. She prepared the party wear, bridal wear and fancy dresses on order with the help of two helpers and paid them per order. Now Zahida Parveen is in her 2th loan cycle with AgahePakistan. She is earning 25,000-30,000 monthly. She is very happy with her business & want to enhance her business by establishing a boutique and also wished to hire more girls to support the community female financially. Zahida is living a peaceful life with her children. All her children are going to school. Her business has grown over the months, as well as her regular customers. She is grateful to Agahe Pakistan & PPAF for giving her the opportunity by providing Interest free loan to invest in the business, and to be able to provide for her family. I am very thankful to PPAF who are doing a good step for the empowerment of women through providing the Interest free loans loan. Said by Zahida Parveen."

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	267
No. of Female Active Loans	57,619
Outstanding Loan Portfolio	1,684.2 M
Loans disbursed since inception	234,909
Amount disbursed since inception	09 billion

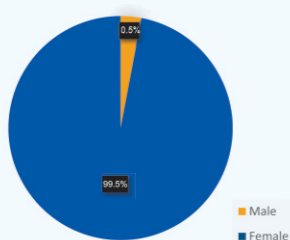
Sectoral Distribution



Program Concentration

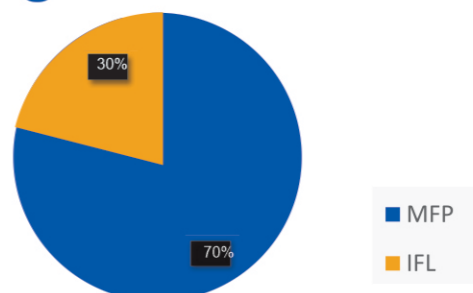
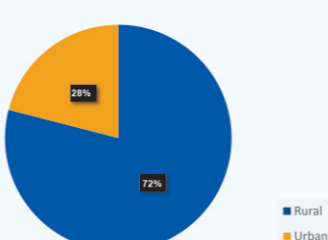
Gender Wise Distribution

Gender Wise Active Clients



Rural/Urban Segmentation

Active Clients



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