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Regional Microfinance Boot Camp

Pakistan Microfinance Network (PMN) organized a Regional Microfinance Boot camp in Dubai, UAE from April 27 till May 02. The program offered a combination of power talks from key industry speakers on the most important issues & opportunities, along with workshops covering the most important topics in Microfinance & Financial Inclusion space. The aim was to provide an opportunity to participants from South Asia, MENA region and Central Asia to engage in an immersive peer-learning experience. Mr. Barak Ullah-CEO along with Mr. Mubeen Shehzad-GM HRD participated in the boot camp.



Global Education Finance Conference-Uganda

Mr. Barak Ullah, CEO AGAHE Pakistan participated in the 2019 "Global Education Finance Conference" convened at Kampala, Uganda from June 19 to 21. The Conference brought together 33 financial institutions from across Africa, Asia and Latin America for three days of panel sessions, interactive discussions and a client school visit in Kampala, Uganda.



Visiting Delegations

Faysal Bank Visit

Mr. Kashif Latif & Mr. Ahad Zaidi from Faysal Bank's Credit Risk Unit visited AGAHE Pakistan Regional Office and met with department heads including Mr. Faysal Ayaz, Mr. Sajid Ali, Mr. Ihsan Nazir, and Mr. Faisal Imtiaz. The meeting focused on strengthening and diversifying the relationship between the two organizations.



MDF Visit

Mr. Faysal Ayaz-Manager Institutional Development & Mr. Imran Akbar-Manager Operations meeting with business advisors from Market Development Facility (MDF) in Lahore to discuss mutual areas of collaboration.



Forging New Alliances

MOU with Labor Department

AGAHE Pakistan signed an MOU with the Labor Department-Vehari on June 14th for the mobilization for registration of domestic workers. The signatories included Mr. Barak Ullah-CEO AGAHE Pakistan, and Mr. Malik. M. Shabaan-Assistant Director Labor Department Vehari.



Community Training Sessions

Livestock Management & Best Dairy Practices

AGAHE Pakistan is successfully implementing the Livestock Value Chain Project in collaboration with Pakistan Microfinance Investment Company across districts Vehari & Rajanpur. An important aspect of the project is to impart trainings on "Livestock Management & Best Dairy Practices" to at least 3,000 herders. Dr. Waqas-ul-Haq, a seasoned doctor of veterinary medicine has been engaged for this purpose.



Ramadan Rashaan Distribution



In line with its bedrock principle, AGAHE Pakistan has always been a step ahead when it comes to the betterment of our society. During this Ramadan, AGAHE Pakistan reached out to the poor and destitute members of society across four districts, by distributing goods and food baskets (rations) to fulfill their daily consumption needs. This would not have been possible without the generous contributions by Qarshi Foundation.



Client Awareness Campaigns

Pakistan Microfinance Network along with ECI arranged an Orientation Workshop in Avari Hotel-Lahore on "Client Awareness Campaigns" for the upcoming financial year. The participants comprised of senior executives from MFIs & MFBs across Pakistan.

Training & Orientation

Formation Process, Form Filling & Appraisal Techniques

Orientation sessions on "Formation Process, Form Filling & Appraisal Techniques" were conducted across Burewala and Kot Addu branches by Mr. Imran Akbar-Manager Operations and Mr. Muhammad Mamoon-Area Manager. The participants included Branch Managers and Credit Officers from both areas.



Understanding Disability & Inclusion



Market Development Facility (MDF) in collaboration with Special Talent Exchange Program (STEP) conducted a workshop on "Understanding Disability & Inclusion" on April 8th at Nishat Hotel, Gulberg. Representing Agahe Pakistan was Mr. Faysal Ayaz, Manager Institutional Development, along with key dignitaries from the private sector and the Australian High Commission.

Annual Iftar Dinner

Human resource is the backbone of any progressive organization, and every once in a while, we reciprocate by acknowledging the valuable contributions made by the men and women who have made us proud over the years. In the same spirit, AGAHE Pakistan organized an "Annual Iftar Dinner" on May 20 at Nawab Marquee, Vehari.

The entire AGAHE Pakistan family attended the event including Mr. Mubarak Ali Sarwar-Founding Member, Mr. Barak Ullah-CEO, Senior Management Team, key stakeholders from the financial and government sectors, and Mr. Rai Akhtar-Divisional Director Social Welfare who graced the occasion as the honorable chief guest. Certificates of appreciation and cash awards were given to top performers, while all SMT members were given brand new vehicles. During the event, AGAHE Pakistan also distributed rations among the poor and destitute members of the society in alliance with Qarshi Foundation.

The Founding Member & CEO both appreciated the combined efforts of all departments, and hoped to see the same dedication, commitment, and loyalty manifest itself in the years ahead.



HR Interactions

Mr. Mubeen Shehzad, GM Human Resource Department conducting morning huddles with staff at Rajanpur & Jampur branches.



Senior Management Team Meetings

Mr. Barak Ullah, CEO-Agahe Pakistan chaired the Senior Management Team meetings at Regional Office-Vehari. All department heads participated in the meetings and deliberated on potential opportunities and challenges facing the industry.



Quarterly Meeting of BODs

The 18th Quarterly Board of Director's Meeting of AGAHE Pakistan was held at Elites Hotel, Nathia Gali on June 30th 2019.



Impact Evaluation Surveys

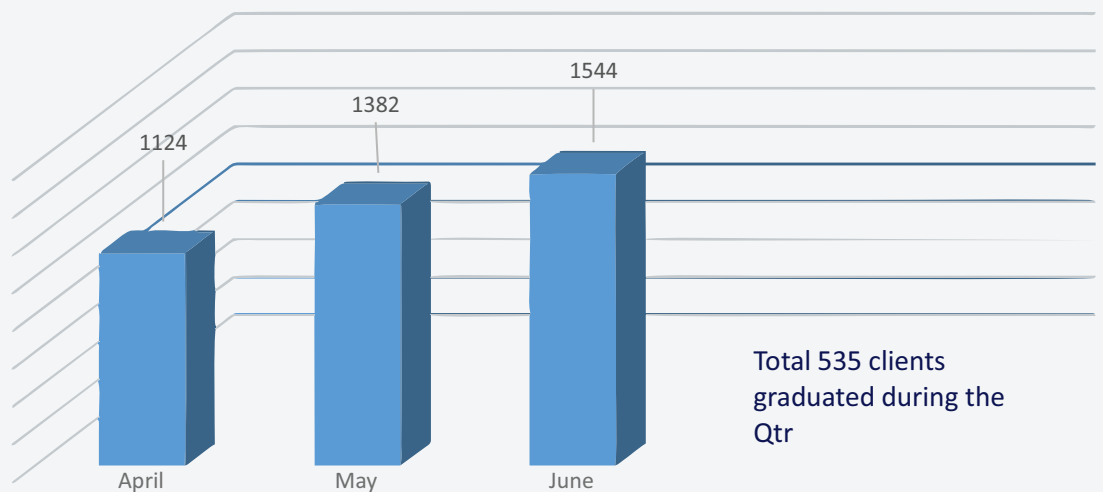
Mr. Faysal Ayaz, Manager Institutional Development conducting impact evaluation surveys across Rajanpur & Jampur branches.



Ongoing Projects

Graduation Model

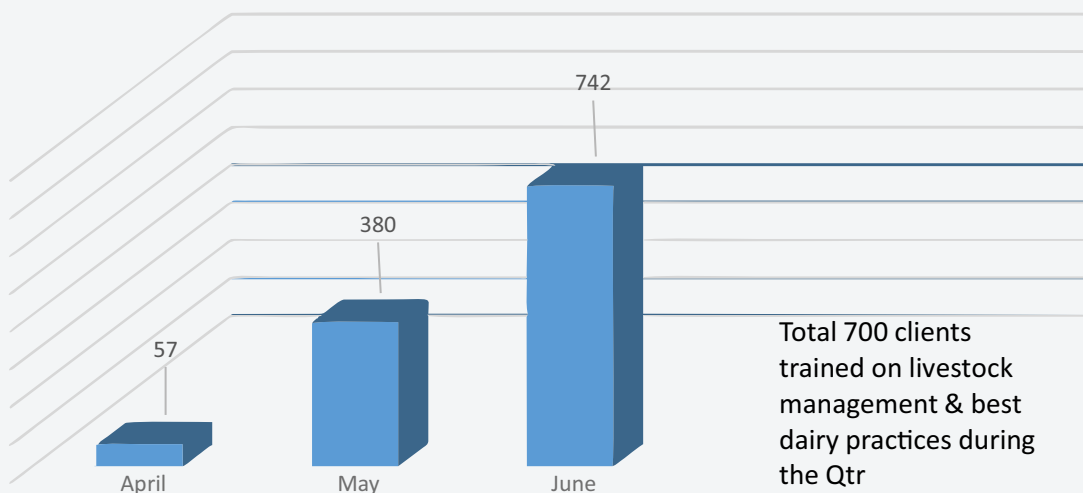
Clients Graduated



Total 535 clients graduated during the Qtr

Livestock Value Chain

Total Clients Profiled



Program Characteristics

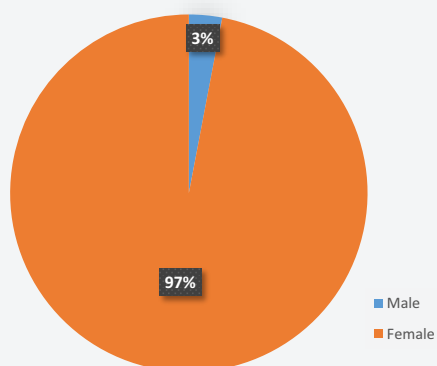
Operations Department

Commercial Program & PMIFL Scheme Progress for the Quarter April– June 2019

Particulars	Commercial Program	PMIFL Scheme	Total
No. of Districts covered	04	02	04
No. of Branches	13	02	15
No. of active loans	22,532	2,328	24,860
No. of male active loans	702	50	752
No. of female active loans	21,830	2,278	24,108
Outstanding loan portfolio	460.75 M	30.41 M	491.16 M
No. of loans disbursed for the Qtr	6,034	235	6,269
No. of loans disbursed since inception	81,181	15,504	96,685
Amount disbursed for the Qtr	228.61 M	6.16 M	234.77 M
Amount disbursed since inception	2.261 B	379.15 M	2.640 B
Average loan size	34,337	29,464	33,219
Recovery Rate	100 %	100 %	100 %

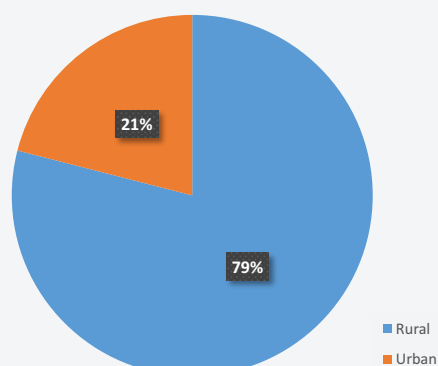
Gender Wise Distribution

Gender Wise Active Clients

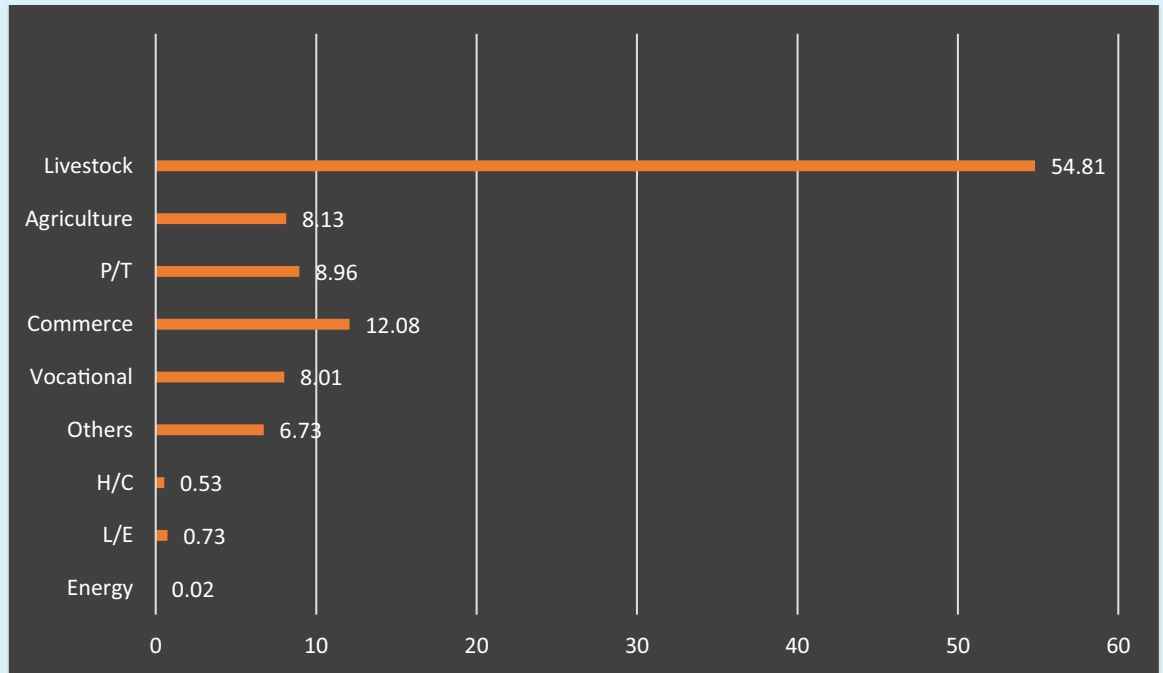


Rural/Urban Segmentation

Active Clients



Sectorial Distribution



Voices from The Field

Shazia Bibi is a proud mother of two children, a devoted housewife, a successful entrepreneur, and a resident of UC Shikarpur, District Rajanpur. With a journey that started a few years ago as a borrower under PMIFL scheme, Shazia Bibi was determined to reach for the stars, ensure that her children have access to all basic amenities of life, and that her husband has a regular and secure means of income, rather than just relying on daily wages. With a business that has gradually progressed over time, she recently graduated into commercial microfinance and took her delicacies out into the streets, thereby increasing the footfall and income. In her own words, “the timely and hassle free access to microfinance has given my kids the right to quality education, and my husband now has a regular means of income. Our future as a family is secure”.



Authored and designed by Mr. Faysal Ayaz & Mr. Mukrrma Ashraf