Quarterly Newsletter



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12th Citi Micro-Entrepreneurship Awards PPAF Agahe Pakistan is pleased to announce that several of its clients were nominated for 12th Citi Microentrepreneurship Awards, On 9th July PPAF organized the Awards Ceremony in Islamabad where three of our clients were awarded in different categories. Fiza Bibi form Kot Adu won under the category of National women. Hameed Bib from Kott Adu and Kishwar Bibi from Rajanpur won under different categories. All three received cash prizes and shields.





"Annual Review & Planning Conference 2018-19"

Agahe Pakistan organized a 2 days "Annual Review & Planning Conference 2018-19" on 19-20 July, 2018 at Grand Palm Hotel, Lahore. The purpose of this conference was to review the progress of previous year and plan the strategy for the coming year. During the conference all departments including Program, MFP, HR, Finance, Audit, Compliance, and communication shared the departmental progress and achievements and discussed their expansion and annual plans which were thoroughly reviewed and finalized by the Management of AGAHE Pakistan. At the end of the conference giveaways were distributed the to the all participants.



Staff Capacity Building

AGAHE Pakistan always takes initiatives for the capacity building of its staff as we believe that we can get better results through enhancing their skills. For this purpose HR Department of AGAHE Pakistan focused on staff capacity building and arranged various trainings and workshops for its staff including its senior and middle management and for the Field teams as well.

Finance Orientation Training

AGAHE Pakistan organized "One-day Finance Orientation Training for the Admin & Finance Officers" at Regional Office Vehari on 08 September ,2018. The purpose of this activity was to provide a better understanding of AGAHE Pakistan's working practices & systems. Mr. Sajid Ali (GM Accounts & Finance) & Mr. Khalid Mehmood (Finance Officer) delivered their sessions and shared their expertise with the participants and the activity was facilitated by Mr. Muhammad Yasir Khan (HR Coordinator) & Mr. Qateel Ashraf (Admin Officer).



Orientation Training Workshop

AGAHE Pakistan arranged "One-day Orientation Session on Group Formation & Appraisal Techniques" for its staff in Area-II Office at E-Library Khursheed Stadium Vehari on 31 August, 2018. This activity was facilitated by Mr. Muhammad Yasir Khan (HR Coordinator), whereas Mr. Imran Akbar (Manager Operation) Departmental Head delivered his sessions and shared his expertise with the participants.



Orientation Session on Group Formation & Appraisal Techniques

AGAHE Pakistan arranged "One-day Orientation Session on Group Formation & Appraisal Techniques" for its staff in Area-I Office Rajanpur. This activity was facilitated by Mr. Muhammad Yasir Khan (HR Coordinator), whereas Mr. Imran Akbar (Program Manager) conducted the training and shared his expertise with Participants. Departmental Heads also delivered their sessions and shared their expertise with the participants from Kot Adu MF, Kot Adu IFL, Rajanpur MF, Rajanpur IFL & Jampur MF Branches.



Orientation Training Workshop

AGAHE Pakistan organized a "Two days Orientation Training Workshop for its newly hired staff on September 10-11, 2018 at City Top Hotel Vehari. The purpose of this activity was to provide a clear understanding about the systems of AGAHE Pakistan.



Training on "Strategic Planning of Microfinance Institutions"

Agahe Pakistan arranged a 2 days Training on "Strategic Planning for Microfinance Institutions" for its senior & middle management. Agahe Pakistan engaged ECI to conduct this Training, Mr. Bakhtyar Ahmad & Mr. Wasi Haider facilitated as Trainer. The purpose of this training was to build the capacity of staff regarding strategic planning, and enable them to align their activities with the vision and mission of Agahe Pakistan. This training will help them to develop a strategic plan based on the marketbased approach for achieving their goals.



Training on Risk Management

Agahe Pakistan Organized a 02 Days Training on risk management for its senior and middle management staff in Vehari on 18-19, September 2018. The training was designed & organized by ECI, with Mr. Malik Mirza as the Lead Trainer.



PMIC & KFW Visit

A team from PMIC & KFW including Mr. Saqib Siddiqui - Head of Sector Development, Ms. Maha Arshad -Consultant Renewable Energy, Mr. Daniel Etschmann - Senior Technical Expert KFW and Ms. Christiane Schmidt - Senior Project Manager KFW visited AGAHE Pakistan Head Office, Lahore on September 06, 2018. The purpose of the visit was to review the performance of AGAHE Pakistan's "Solar Home Solutions" Project. Mr. Faisal Ayyaz Program Coordinator MFP, shared the progress and also discussed the challenges and the way forward.





PMIC Visit

Head of Sector Development Unit PMIC, Mr. Sagib Siddgiue visited Head Office of AGAHE Pakistan, Lahore and had a meeting with Program team including CEO AGAHE Pakistan Mr. Barak Ullah, Program Manager- Mr. Imran Akbar, Program Coordinator MFP, Mr. Faisal Ayaz. Founding Director of AGAHE Pakistan Mr. Mubarak Ali Sarwar was also present there. Program coordinator MFP, Mr. Faisal Ayaz shared the progress of SHS loan product and discussed the challenges regarding the SHS loan product.



Tree Planting Campaign "Green Pakistan - AGAHE Pakistan"

AGAHE Pakistan is celebrating Independence Week by launching a tree planting Campaign"Green Pakistan - Agahe Pakistan" In this campaign AGAHE Pakistan took the initiative to contribute in making Pakistan Green and clean. All Staff took part in this campaign by displaying the National flag in Branches/Offices & Planting activities in their respective offices.



Commercial Program & PMIFL Progress as of September - 2018

Particulars	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	17,782	3,534	21,316
No.of Male Active Loans	1,211	484	1,695
No.of Female active Loans	16,571	3,050	19,621
Gross Loan Portfolio	353.2 million	48 million	401.2 million
No.of Loans Disbursed for the Quart	er 4,914	554	5,468
No.of Loans Disbursed Since Inception	on 62,125	13,709	75,834
Amount Disbursed for the quarter	161.1 million	14.23 million	175.33 million
Amount Disbursed Since inception	1,598.8 million	332.2 million	1,931 million
Recovery Rate	100%	100%	100%



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