

Quarterly Newsletter

AGAHE
PAKISTAN

Edition # 8

October - December 2018

Highlights of the Quarter

- ◆ ACIAR Report Launch Event
- ◆ Exposure Visit to Horticulture & Flower Market
- ◆ SIMA Visit
- ◆ PMIC Visit
- ◆ PPAF Visit
- ◆ Market Development Facility (MDF) Visit
- ◆ Visit by Green Light Planet
- ◆ Impact Evaluation
- ◆ Staff Trainings
- ◆ Market Survey for Program Expansion
- ◆ Ongoing Projects Updates
- ◆ Financials

Mission

“To provide social services to the marginalized communities in Pakistan, especially women and youth through provision of micro-finance facilities, trainings, linkages development and networking of all types of lawful economic activities.”

ACIAR Report Launch Event

AGAHE Pakistan in collaboration with University of Queensland Australia, PMIC, Khushhali Bank, Pakistan Agriculture Coalition and Government of Punjab organized "ACIAR Report Launch Event" at Avari Hotel Lahore. A large number of experts, senior officials from the Government Departments, MFIs, MFBs, Commercial banks, local and foreign academia, and the representatives of Punjab Government attended this event. The purpose of this event was to share the findings of extensive research and discuss credit demand and supply issues in smallholder's farms, especially in agriculture and livestock sectors of Pakistan. The report also evaluates the effectiveness and efficiency of alternative agricultural financing available to small holders. Mr. Malik Nauman Ahmad Langrial, Honorable Minister of Agriculture, Government of Punjab participated as Chief Guest.



The distinguished panel of speakers and guests included Dr. Yusuf Zafar - Chairman Pakistan Agriculture Research Council, Dr. John Steen and Dr Shabbir Ahmad - University of Queensland, Dr. Saeed Ahmad - Chief Economist, State Bank of Pakistan, Mr. Barak Ullah - CEO Agahe Pakistan, Mr. Yasir Ashfaq - CEO Pakistan Microfinance Investment Company, Syed Mohsin Ahmad - CEO Pakistan Microfinance Network, and Mr. Ghalib Nishtar - President Khushhali Bank.



Exposure Visit to Horticulture & Flower Market

AGAHE

Pakistan arranged and facilitated an exposure visit to Pakistan's largest Horticulture & Flower Market at Gehlan Hithar. A team from University of Queensland, Australia including Dr. John Steen and Dr. Shabbir Ahmad which are involved in a research on "Creating Wealth in Smallholders' Farms Through Efficient Credit Systems in Pakistan" visited and closely observed the value chain of flowers. They also observed the growth process of flowers, bidding, packaging and the supply system to all across the country. The purpose of this visit was to analyze the agricultural value chain and give recommendations for its betterment.

Founding Director of AGAHE Pakistan Mr. Mubarak Ali Sarwar & CEO AGAHE Pakistan Mr. Barak Ullah were also present there.



SIMA Visit

The CEO of Social Investments Managers & Advisers (SIMA), Mr. Asad Mahmood, along with his Senior Management Team visited Head Office of Agahe Pakistan, Lahore on October 04, 2018 and had a meeting with CEO of Agahe Pakistan- Mr. Barak Ullah and the department heads. Founding Director of AGAHE Pakistan- Mr. Mubarak Ali Sarwar was also present. Manager Institutional Development - Mr Faisal Ayaz presented Agahe Pakistan's progress, and further shed light on our projected growth over the next three years. Mr. Michael Rauenhorst, Managing Partner at SIMA also visited clients in Burewala and Mian Channu.



Market Development Facility (MDF) Visit

A senior delegation from MDF, which is part of the Palladium Group visited Agahe Pakistan Head office on November 15th to discuss mutual collaborations and value chains in the livestock and agriculture sectors.



Visit by Green Light Planet

Mr. Mohammad Nauman, Area Manager Greenlight Planet visited both Garahmore and Burewala branches on November 24, 2018 to distribute cash awards to BMs and CROs for their exemplary performance in financing SHS systems. Mr. Mohammad Yasir Khan, HR Coordinator along with branch staff were also present"



PMIC Visit

Mr. Muhammad Ahmad & Ms. Mariam Agha from PMIC's Portfolio Management Unit visited Agahe Pakistan's Regional Office from Dec 17-18 and met with Mr. Barak Ullah, CEO as well as all the department heads. They also called upon clients of Agahe Pakistan in Vehari city.



PPAF Visit

A delegation from PPAF visited PMIFL borrowers on 24th November in Kot Addu to gauge the impact and success of the scheme. Mr. Imran Akbar, Operations Manager along with branch officials facilitated the meetings.



Orientation Training Workshop

Human Resource is an asset for any progressive organization, and Agahe Pakistan has always gone the extra mile to ensure that its constituents are adequately trained and qualified. In line with this legacy, a 2 day's Orientation Training Workshop was organized for new recruits from Dec 19th to 20th at the City Top Hotel in Vehari. The workshop was designed to familiarize the participants with Agahe Pakistan; the rules and regulations governing the Microfinance sector; and the SOPs concerning their departments. Mr. Barak Ullah, CEO of Agahe Pakistan welcomed the participants on board, and encouraged them to work hard towards the growth of the organization. Mr. Mubeen Shehzad-GM HRD & Mr. Imran Akbar-Operations Manager were the keynote speakers for their respective departments, while Mr. Muhammad Yasir Khan-HR Coordinator & Mr. Qateel Ashraf-Admin Officer facilitated the workshop to deliver the best training experience.



Training on "Expenditure Control Management, Budgeting & Budgetary Controls"

An exhaustive in-house training workshop on "Expenditure Control Management, Budgeting & Budgetary Controls" was held at City Top Hotel, Vehari on Dec 29th 2018 for all Admin Account Officers of Agahe Pakistan. Under the able mentorship of Mr. Sajid Ali-GM Finance & Accounts, the participants walked away with a plethora of knowledge that would further strengthen their understanding of expenditure & budgetary controls. Certificates were awarded at the end of the session by GM-Finance & Accounts, and Mr. Yasir Khan-HR Coordinator.



Training on "Office Decorum & Job Responsibilities"

A one day's training workshop on "Office Decorum & Job Responsibilities" for support staff was held at Agahe Pakistan regional office in Vehari on December 28th 2018. Mr. Yasir Khan-HR Coordinator was the master trainer who covered various aspects such as office decorum, etiquettes, security, and hospitality to mention a few. The participants included support staff from all branches of Agahe Pakistan.



Trip to Azad Kashmir

Agahe Pakistan's staff members from the regional office/head office explored the breathtaking beauty of our northern areas with a trip to Azad Kashmir from Dec 5th -9th, visiting Muzaffarabad, Kail, Arankail, and beyond to the Line of Control. They returned with memories to last a lifetime!!!



Impact Evaluation

A team from Institutional Development Unit of AGAHE Pakistan including Mr. Faisal Ayaz, Manager Institutional Development and Mr. Mukrma Ashraf, Communication Officer along with Branch Manager visited Kot Addu, District Muzaffargarh to collect case studies of clients and to evaluate the impact of Agahe Pakistan's operations in the region. The team conducted meetings with clients to assess the loan utilization and gather feedback from borrowers.



Market Survey for Program Expansion

Mr. Faisal Ayaz, Manager Institutional Development conducted baseline surveys of two districts in Punjab for the expansion of microfinance program. The purpose of this activity was to gauge the potential for expansion of commercial operations as well as the introduction of various value chains in agriculture and livestock sectors.

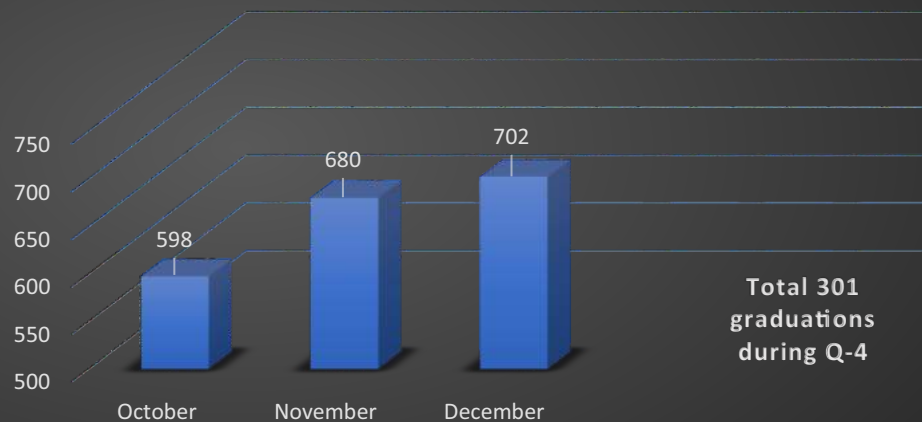


Ongoing Projects

Client Graduation Model

Agahe Pakistan is robustly working towards graduating clients from IFL/BISP to commercial micro-finance in Rajanpur and Kot Addu areas. We are also in negotiations with PMIC to provide capacity building trainings to these graduates.

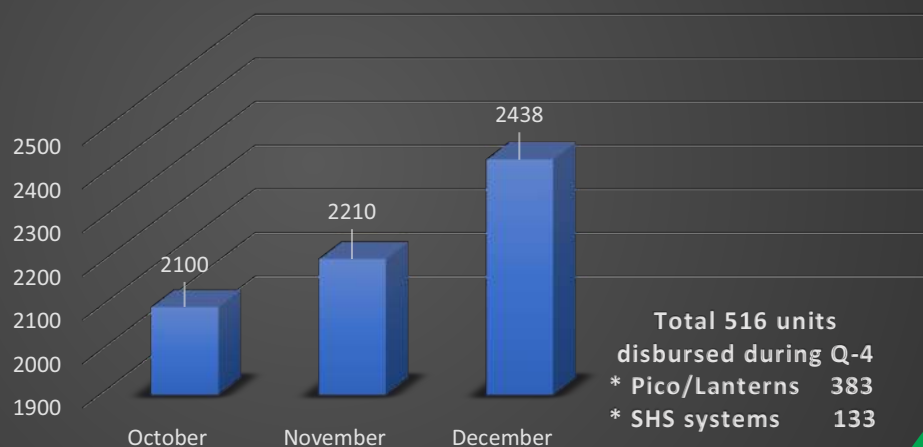
Q-4 Graduations



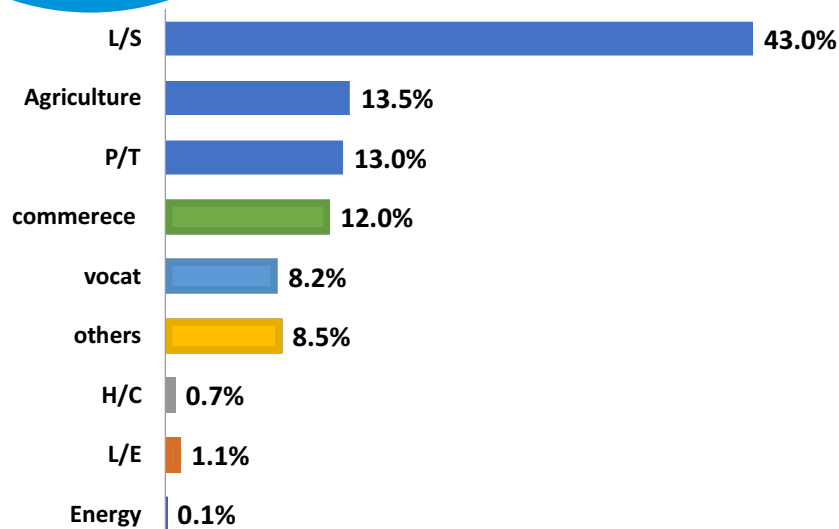
Solar Home Solutions

Agahe Pakistan has expanded its SHS outreach to all 15 branches. Product diversity and competitive pricing has contributed towards increased numbers, and established a solid platform for upcoming PMIC/PPAF projects in renewable energy.

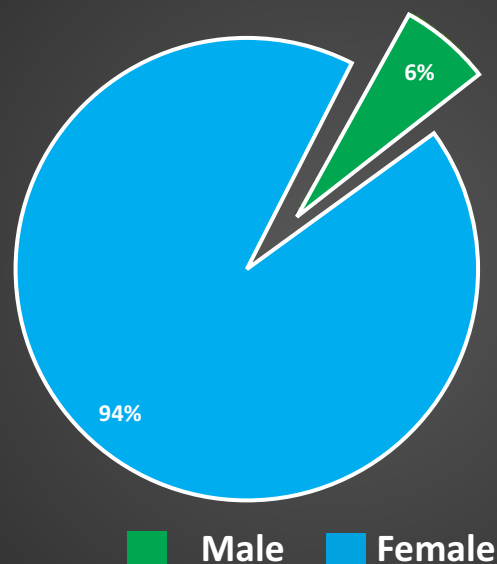
Q-4 SHS Disbursements



Sectorial Distribution



GENDER WISE DISTRIBUTION



Operations Department

Commercial Program & PMIFL Scheme Progress for the Quarter

Oct - Dec, 2018

Particular	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	18,353	3,260	21,613
No. of Male Active Loans	966	402	1,368
No. of Female active Loans	17,387	2,858	20,245
Gross Loan Portfolio	350.1 million	41.6 million	391.7 million
No. of Loans Disbursed for the Quarter	5,458	708	6,166
No. of Loans Disbursed form inception	67,584	14,424	82,008
Amount Disbursed for the quarter	179.2 million	17.4 million	196.6 million
Amount Disbursed from inception	1,778 million	350 million	2,128 million
Recovery Rate	100%	100%	100%

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