

Quarterly Newsletter

AGAHE
PAKISTAN

JUL - SEP, 2022

Edition - 23



Insights

- ★ Flood Relief Activities
- ★ 75th anniversary of Pakistan
- ★ Agreement with TPL Insurance
- ★ Enabling Workplace Environment for female to Lead
- ★ Financing of Low Cost Private Schools
- ★ Awareness Session on Solar Products
- ★ Staff Capacity Building Sessions
- ★ Voice's from the field
- ★ Financial Highlights



FLOOD RELIEF ACTIVITIES



Agahe Pakistan participated in Flood relief operations and facilitated families affected by the devastating floods in collaboration with Rescue 1122, in Fazilpur, District Rajanpur. This At least 3,000 families have been provided with cooked meals and clean drinking water.

Mr Barak Ullah CEO Agahe Pakistan visited the flood affected areas in District Rajan Pur & met with the affected people and ensured them to take measures about the rehabilitation of flood affectees in District Rajan Pur. With the generous support of Pakistan Pharmaceutical Manufacturers and in collaboration with the Association for Gender Awareness & Human Empowerment, Agahe Pakistan has arranged a 3-days Free Medical Camp for individuals and families affected by the devastating floods in Fazilpur, District Rajanpur.





Anniversary of Pakistan

عزم عالی شان - شاد رہے پاکستان

On the 75th Anniversary of Independence Day, Agahe Pakistan held a "Cheque Distribution Ceremony" at the Laureate College Pakpattan on 11th August, 2022.

Attended by dignitaries from the District Government, financial institutions, sector partners, civil society organizations, Teachers, Students, and media, the ceremony also included borrowers of Agahe Pakistan who received Cheques of Interest Free Loans.

The guests of honor included Mr. Sharjeel Shahid Gujjar Assistant Commissioner Pakpattan, Mr. Abdul Majeed Khan-CEO Education, Mr. Ahmad Shahzad-CEO Health, Mr. Ishtiaq Ahmad Khan Divisional Director Social welfare, Deputy Directors from Social Welfare, BISP, Dara Ul Aman and Local Government departments.

Towards the end, Mr. Mubarak Ali Sarwar-Founding Director of Agahe Pakistan thanked all the participants for their valuable contributions, and also appreciated the continuous support provided by the Government of Pakistan & Pakistan Poverty Alleviation Fund towards the IFL program. He also thanked management of Laureate College Pakpattan for their collaboration and facilitation for the event.

Similar Celebrations, were held by Agahe Pakistan team in District Muzaffargarh, Pakpattan, Bahawalpurs and Okara with the borrowers of interest free loans.



Agreement with TPL Insurance

In partnership with TPL Insurance, Agahe Pakistan is providing livestock insurance to its borrowers engaged in the procurement and rearing of large animals. The official agreement was inked at Agahe Pakistan's Head Office in Lahore by Mr. Barak Ullah-CEO Agahe Pakistan and Mr. Muhammad Aminuddin-CEO TPL Insurance.

Enabling Workplace Environment for Females to Lead

A one-day Orientation Session on "Enabling Workplace Environment for Females to Lead" was organized on 23th September, 2022 at Burewala, District Vehari. Being a true gender-sensitive organization and an equal opportunity employer, we wish to hire more women, especially in leadership roles & create a female friendly environment that allow our female staff to grow and thrive as professionals without emulating a man's way of working. Mr. Barak Ullah-CEO Agahe Pakistan & Mr. Mubeen Shahzad-GM HRD participated in the session & shared the significant role of women in leadership. Going forward, this platform will provide ample opportunities for females to grow from grass root levels to management roles.



Education Finance

Agahe Pakistan has further expanded its Education Finance Portfolio in District Muzaffargarh by lending to Minhaj Paragon model boys high School for the construction of classrooms.



Another low-cost private school named Ghazali School system received financing facility from Agahe Pakistan to improve the quality of education in Qaboola, District Pakpattan, which will be utilized for the construction of new class room.



Agahe Pakistan has further expanded its Education Finance portfolio in District RajanPur by lending to Quaid E Azam Public School & District Bahawalpur by lending AlHussain Public School for the construction of class rooms and renovation of entire premises



The Best Public School in Bonga Hayat, District Pakpattan is the beneficiary of a School Improvement Loan from Agahe Pakistan, which will be utilized for there novation of entire premises.



Orientation and Training Workshop for Staff

A 02 days Orientation & Training Workshop was conducted for staff in Burewala, District Vehari from September 27-28, 2022 covering key aspects of microfinance operations and risk management. The participants included credit officers, Branch managers and Credit officers.



Staff Capacity Building Sessions

A 3 days Orientation & Training Workshop was conducted for new joiners from August 15-17, 2022 at City Top Hotel in Vehari, covering key aspects of Human resource, microfinance operations and risk management. The participants included credit officers, Asst. branch managers and Branch Managers. Mr. Barak Ullah -CEO Agahe Pakistan along with Mr. Mubeen Shahzad GM HRD participated in the training session. Mr. Barak Ullah CEO appreciated the efforts put in by field staff and encouraged them to associate with organization with honesty and great enthusiasm & distributed certificates among the participants.



Awareness Sessions of Solar Home Solutions

To promote the initiative of Solar Home Solution system, Agahe Pakistan team organized the awareness sessions among the community of District Vehari



Capacity Building Sessions for Staff

Staff Capacity building session organized by Area Managers for the staff of Agahe Pakistan in different branches. Capacity building sessions enables the employees to developed competencies and skills that can make them more effective and sustainable.





Story of Hajra Tariq

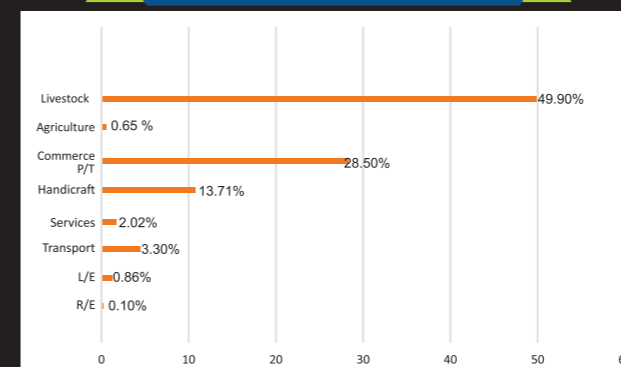
Hajra Tariq lives in Chah Nawan Shahjamal, District Muzaffargarh. She is a mother of 04 children. She herself proved that regardless any circumstances, a woman can support her family financially by using her skills and talents in different field of life. Hajra is a talented lady who received a loan of Rs.25000 under the Prime minister interest free loan through Agahe Pakistan. With the contribution of her own saving and provided loan, Hajra started to run a Bangles shop in one of the rooms of her house.

She shared that her husband worked as a labourer and we were hardly managing the family expenses. Hajra added that, I wanted to do more for my family but did not have enough resources. Two years ago, one of my neighbours informed me about an organization named AGAHE PAKISTAN who was providing interest free loan for small business under Ehsaass programme. I visited the Agahe Pakistan came to know the detailed procedure of taking the loan. I applied for a loan of Rs. 25000. I got the loan through a very easy process and with the contribution of some amount from myself, I able to start a general store including Bangles in my living room. Soon my business ran in a better way and earned enough to fulfill the basic needs of my family. Now my monthly income is 20,000 and I am happily living with my family. Finally, I am very thankful to Agahe Pakistan and PPAF who provides me interest free loan when we were helpless. Through this loan, I am running a small general store & bangles shop in my home and leading a comfortable life with my family.

Portfolio Characteristics as on September 30, 2022 Commercial & Interest Free Loan

Particulars	Total
No. of Districts covered	10
No. of Branches	40
No. of active loans	60,029
No. of male active loans	273
No. of female active loans	59,756
Outstanding loan portfolio	1,633 M
Loans disbursed since inception	224,898
Amount disbursed since inception	8,444 M
Recovery Rate	99.8%

Sectoral Distribution



Authorised and Compiled by Ms Summera Ali