# **GBC GUILD - NEWSLETTER**

GBC Guild (Private) Limited, Pakistan

#### Salient Features

- SECP Issues Letter of Incorporation to GBC Guild
- Strategic Planning With Sound Micro Management will be the Key to Survival Ahead Message from the Guild's Chairman
- Corporate Development & Participatory Economics! Explains the Guild's First CEO
- GBC Managed Asset Fund Solid Base with Unlimited Growth Potential
- Technology Let's Not Be The Solo Left-outs

## SECP ISSUES LETTER OF INCORPORATION TO GBC GUILD

What started as a small group interaction on the side-lines of a social gettogether at Islamabad in March 2018 has come to evolve as a full-fledged socioeconomic program with solid corporate structure and blueprints of a well thought out and debated action plan for the short, mid and medium term.

Thanks to the concerted efforts of the founding members of The Guild, we were not only able to

define agenda of a workable socio-economic program but also put on ground a corporate structure to achieve our objectives via participatory economics.

We take enormous pleasure in sharing with you that GBC Guild was awarded letter of incorporation by the Securities & Exchange Commission of Pakistan on June 12, 2018. Thanks to prompt response and continued support from our founding members, and prospec-

tive joint-holders, we stand highly encouraged and motivated to work on our action plan for the first year and beyond.

Meanwhile, GBC Managed Private Asset Fund that had commenced as a pilot project has seen plus of 3 percent growth starting Apr 02, 2018 due to increase in the price of gold, silver and US Dollar. Now that we have a proper statutory setup in place, the fund will be moved under the Guild's Control.

15 JUNE, 2018



Join The Guild today and be the change you always wanted to be

#### Chairman

Khurram Naeem Faridi

## **Director Projects**

Aamir Raza Oureshi

## Director Legal Affairs

Rana Iqbal Hussain, Advocate

# Director Finance Control

Saadat Saeed Bhutta

## Director Marketing

Habib Ur Rehman Tamman

#### Director IT

Lutafullah Saeed

#### **Director Overseas Development** Shabbir Hussain

Chief Executive Officer Muhammad Iqbal Khan

# THE UNDERLYING OBJECTIVES

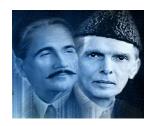
Corporate Structure with Positive Socio-Economic Behavior



Private Resources Pooled into <u>For-profit</u> Ventures and Projects



UNITY, FAITH & DISCIPLINE



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Participatory Economics

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#### **GBC GUILD - NEWSLETTER**

#### STRATEGIC PLANNING WITH SOUND MICRO MANAGEMENT-KEY TO SURVIVAL IN TIMES AHEAD

# Message from the Chairman GBC Guild Khurram Naeem Faridi

The historic role of the Founding Fathers of Pakistan in realizing the dream of an independent homeland stands as a testament to their positivity, purity of intent and sincerity of purpose. That we as a people failed to capitalize on the Big Idea and achieve for ourselves a place in the comity of nations as envisioned by th Founding Fathers is a failure that is ours and ours alone.

There is no denying the fact that the deepest aspirations of the People of Pakistan for maintaining their Islamic Identity, progress, and wellbeing remain unrealized even after a lapse of 70 years. With the result that today the spirit of Pakistan stands dented, depleted and exhausted to some extent.

In trying times like these there can be two approaches to living: (1) To say "its none of my business" and go our respective ways; (2) To do 'something' about it. And to do something about it is the basis of the idea that we proudly refer to as The Guild. What started as a small group interaction and debate in March this year has come to evolve as a full-fledged socioeconomic agenda with complete blueprint of an action plan for the next five years.

We the founding members of GBC Guild have resolved to do 'something' without being involved in politics or political debate and without asking for charity or alms as these have been the beaten tracks that ultimately lead to corruption, nepotism and immorality at the highest levels. We intend doing 'something' using a unique Socioeconomic model of Corporate Development through Participatory Economics. This idea of participatory economics has been explained in slightly greater details by our CEO Muhammad Iqbal Khan in this issue.

I invite and encourage all of you including my family members and friends to join The Guild as member / joint member to benefit from the Corporate Structure based on Participatory Economics and help us realize the dream of Pakistan as envisioned by the Founding Father's of Pakistan.

I also urge you to book yourself for our forthcoming open seminar in Islamabad being organized around third week July. The capacity being limited you are requested to book well in advance.

Sincerely yours,

Khurram Naeem Faridi



Chairman GBC Guild Mr. Khurram Naeem Faridi

# GBC GUILD - STRUCTURE AND METHODS



Structure & Methods



**Corporate Governance** 

Responsible Decision Making



Civility in Conflict and Early Resolution





Muhammad Iqbal Khan, CEO GBC Guild explains how Participatory Economics can work to everyone's advantage

## PARTICIPATORY ECONOMICS THROUGH CORPORATE DEVELOPMENT

#### Introduction to Poverty

Have you ever known how the poorest of the poor go around living their day to day lives. Well coming from a rural background and working in micro-finance sector for the last several years, I have a fair idea.

For the lowest income groups in the society, its like LIVING INSHIDE AN ONION with concentric rings of poverty surrounding their very existence. With little

disposable income and no tools to save, all they accumulate is liabilities and more liabilities. Spending traps set all around to lure them into buying useless items LEDs, newer motor bikes, cell phones and kitchen appliances, all they think is how to buy the next item that their neighbor already has. With the result that they never get to save into tangible assets thus adding to existing burden of poverty. I have come across many joint families with four generations living in 500 SQFT of house and with a thinking that they perhaps constitute the middle class.

Any major drive at poverty alleviation has to focus at the lower and lower middle income groups to shift their focus from spending to saving at the same time offering them the tools to save and prosper in the long run. Anything different than this like income support and direct allocations will not produce any results and lead to hyper-inflation

## PARTICIPATORY ECONOMICS THROUGH CORPORATE DEVELOPMENT (CONTINUED)

#### **Objective**

Participatory Economics via Corporate Development envisages achieving broad based participation of individuals and groups into a single corporate entity with requisite control for the purpose of retaining momentum and keeping clear of undue pressures, profiteering and greed. The underlying idea is to establish corporate governance, a deep

sense of ownership and inclusion amongst the participants, responsible decision making backed by sound input and opinion gathering, and early detection and resolution of conflicts in civilized manner using modern tools of consensus evolution.

Its important to understand that Participatory Economics focuses on tangible eradication of poverty in the medium to long run rather

than immediate cosmetic measure like charity and income support.

GBC Guild's concept of Participatory Economics through Corporate Development is based on indepth study of various models of poverty reduction and statistical analysis of current and historical data.



For the lowest income groups it's like LIVING INSIDE ONION CORE with concentric rings of poverty surrounding their very existence

## **TIMELINES**

#### Year I (Launch Stage)

- Incorporate and establish basic corporate structure
- Establish GBC Managed Asset Fund
- Research in newest technologies of blockchain and distributed ledger
- Establishment of a technology incubation center with special focus on blockchain and distributed ledgers

### Year 2 & 3 (Short Term)

- Small housing projects with focus on low and lower-middle income groups.
- Issue GBC Managed Asset Fund as a Digital Unit preferably using blockchain technology
- Establish primary healthcare and diagnostic centers in rural areas

# Year 4 & 5 (Medium Term)

- Mid-sized housing projects
- Heritage, hospitality and tourism with focus on ecotourism and sustainability
- Non-Banking Finance
- Insurance and Leasing



always wanted to be



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Change Through Corporate Development and Participatory Economics



P2P-network



### **Technology - Let's Not Be the Solo Left-outs**

While most of the countries including US and some of the major EU countries are working seriously on evolving framework for adopting crypto-currencies and distributed computing into their mainstream economy, State Bank of Pakistan quietly issue an absurd and flimsy letter asking its member banks to take all necessary steps to stop transactions related to crypto-currencies. A similar failed attempt was made at banning Uber Taxi in Pakistan last year that met with utter failure and resistance at all levels.

More than half of the North American and EU Universities already have blockchain and distributed computing included in their curricula. We as a people continue to live in oblivion due to our stubborn resistance to change.

GBC Guild plans to establish the first of its kind research and training institute in blockchain and distributed computing in the same year out of its own R&D Funds and would lobby for a legal and statutory framework for adopting these technologies in time so as people of Pakistan can benefit

#### Disclaimer

This newsletter is an internal document for information of current and prospective share-holders of GBC Guild (Private) Limited. It is neither an IPO nor a prospectus of a limited company. As per terms of our incorporation with Security and Exchange Commission of Pakistan we are not allowed to make public offering of our shares.

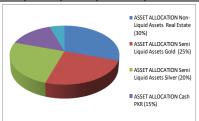
GBC Guild (Private) Limited does not involve in any lottery or multi-level marketing (pyramid) schemes. We promote our business through our directors, shareholders and paid staff members.

GBC Pool Products and Debenture Units are not available to non-share holders.

## GBC GUILD ASSET FUND & PRODUCTS

GBC funds are managed by a board of directors comprising members with established integrity, credibility and expertise. Given below is a brief overview of how the GBC funds are managed into different asset classes:

| FUND'S ASSET ALLOCATION |                       |        |                  |            |
|-------------------------|-----------------------|--------|------------------|------------|
| Non-Liquid<br>Assets    | Semi-Liquid<br>Assets |        | Liquid<br>Assets | R & D      |
| Real Estate             | Gold                  | Silver | PKR              | Technology |
| 30%                     | 25%                   | 25%    | 15%              | 5%         |



GBC debenture units are Sharia compliant, fully secured, and are guaranteed against loss with unlimited earning potential. The unit has shown 11.5 percent increase since its launch on April 02, 2018. Note: Past performance is not a guarantee for same or similar results in the future

# We Also Buy and Sell

24 Karat Pure Gold Bullion

10, 50, 100, 1000 grams
 Certified Pure Gold

(Global Spot Rate x Dollar Open Market) Add a dollar per gram for physical delivery

## **Pure Silver Bullion**

100, 200, 1000 grams Certified Pure Silver

(Global Spot Rate x Dollar Open Market)
Add 01 Cent per gram for physical delivery



Any denomination

(Global Spot Rate x Dollar Open Market) (Rs. 250 per transaction fee)

To discuss the possibility of adding physical gold and silver bullion to your wealth portfolios or saving in gold and/or silver pool, call one of our office or log on to www.gbcguild.com





