

GOLD IN 5 MINUTES

EBOOK 5 MINIT EMAS - ENGLISH VERSION

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- **READ ALL sections of this ebook.**
- If you find this ebook useful, **SHARE** it with your friends so they will benefit from it too.

Updated edition 2 December 2021





Hi, I'm **Mia**. I will guide you on the basics of gold saving and investment, so you will turn from Zero to Hero in no time.

Let's take a look at 20 basic questions before investing in gold, then we will get to know what is G100 Network.

Let the adventure begin!

CONTENT

TOPIC	20 BASIC QUESTIONS BEFORE INVESTING IN GOLD	PAGE
	1. ASB, Tabung Haji or gold?.....	1
	2. Does gold price keep rising?.....	3
	3. Minimum budget to buy gold?	4
	4. Benefits of gold saving?	5
	5. Current gold price?	7
	6. The best gold brand?	8
	7. The most reputable gold brand in Malaysia?	9
	8. The best place to sell gold when in need of cash?	10
	9. Buying gold using a loan?	11
	10. Gold Jewellery for investment?	11
	11. How to make a profit with gold?	12
	12. Zakat @ tithe on gold	13
	13. Get monthly income with gold?	13
	14. The best place to store gold?	14
	15. Is Ar-rahnun the right place?	15
	16. Gold account or physical gold?	15
	17. Gold bar or Dinar?	16
	18. Direct purchase at the Public Gold office or through a dealer?	17
	19. Public Gold branches and locations?	18
	20. The most convenient way to buy gold?	18
	5 BONUS QUESTIONS	19
	PUBLIC GOLD	
	• Main Products	21
	• Gold Purchasing Methods	22
	• How to Become A Dealer	23
	G100 NETWORK	24
	LET'S GET STARTED!	

- It depends on the actual movement of gold price. It can go up to a 30% increase in a year, or even go down to a 28% decrease. In the long term, gold always surpasses the others.
- The average gold price increase is around 10% per annum since 20 years ago. After considering the margin spread & zakat (tithe, compulsory almsgiving for Muslims) profit from the price increase is around 8% - 10%.
- Dividends from Tabung Haji (5%), ASB (5.5%; after zakat deduction of 2.5%). It only gets lower from year to year. This does not take into account the annual inflation of 4%.



*Tabung Haji (TH) is the Malaysian Hajj pilgrims fund board

TAHUN	ASB (%)	TABUNG HAJI (%)	EMAS USD (%)
2002	7.00	3.50	24.70
2003	7.25	4.00	19.70
2004	7.25	4.30	5.30
2005	7.25	4.50	20.00
2006	7.30	4.75	23.00
2007	8.00	5.00	30.90
2008	7.00	5.00	5.60
2009	7.30	5.00	23.40
2010	7.50	5.50	27.10
2011	7.65	6.00	10.10
2012	7.75	6.50	7.00
2013	7.70	6.00	-28.30
2014	7.50	6.25	-1.50
2015	7.25	5.00	-10.40
2016	6.75	4.25	9.10
2017	7.25	4.50	13.60
2018	7.00	1.25	-2.10
2019	5.50	3.05	18.90
2020 (COVID - 19)	4.25	3.10	17.60
PURATA TAHUNAN	7.08	4.60	11.25
Catatan Penting	Belum tolak zakat 2.5%	Bersih selepas zakat	Belum tolak spread & zakat 2.5%

TAKE NOTE! Every financial instrument has its own set of benefits and drawbacks.



AMANAH SAHAM
BUMIPUTERA



AMANAH SAHAM
NASIONAL



- For **LONG-TERM (minimum of 2 years), saving in the form of gold worth more than Tabung Haji (TH) or ASB**. Gold prices will definitely increase in the long run because of **the depreciation of paper currency** due to inflation and weak local currency performance. On the other hand, the return from ASB and TH does not get any better by year.
- A good form of asset for the long term is PHYSICAL ASSET, such as gold (and silver), properties, or lands that yield profits.
- Savings in **TH / ASB is suitable for an emergency fund** (~3 months salary e.g. if your salary is RM2000, then emergency fund = RM2000 x 3 = RM6000) or cash that will be used in the near future. You may consider **converting the rest into properties or gold as a better long-term store of value**.



The average gold price increase is 11.25% since 2001 (in USD). According to the renowned financial expert, Azizi Ali, an ROI of 10% +/- is considered a good investment return.

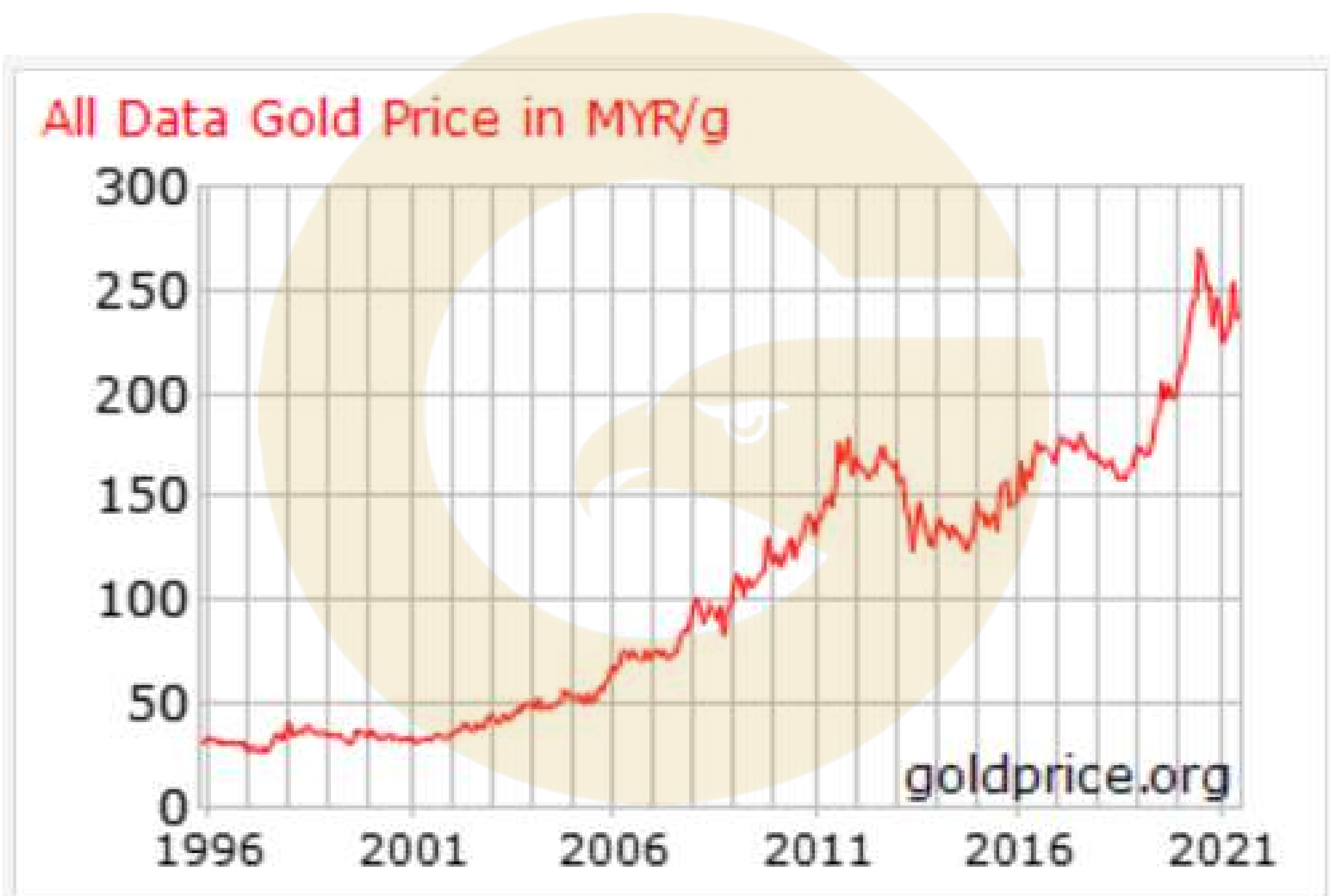
*ROI = return on investment



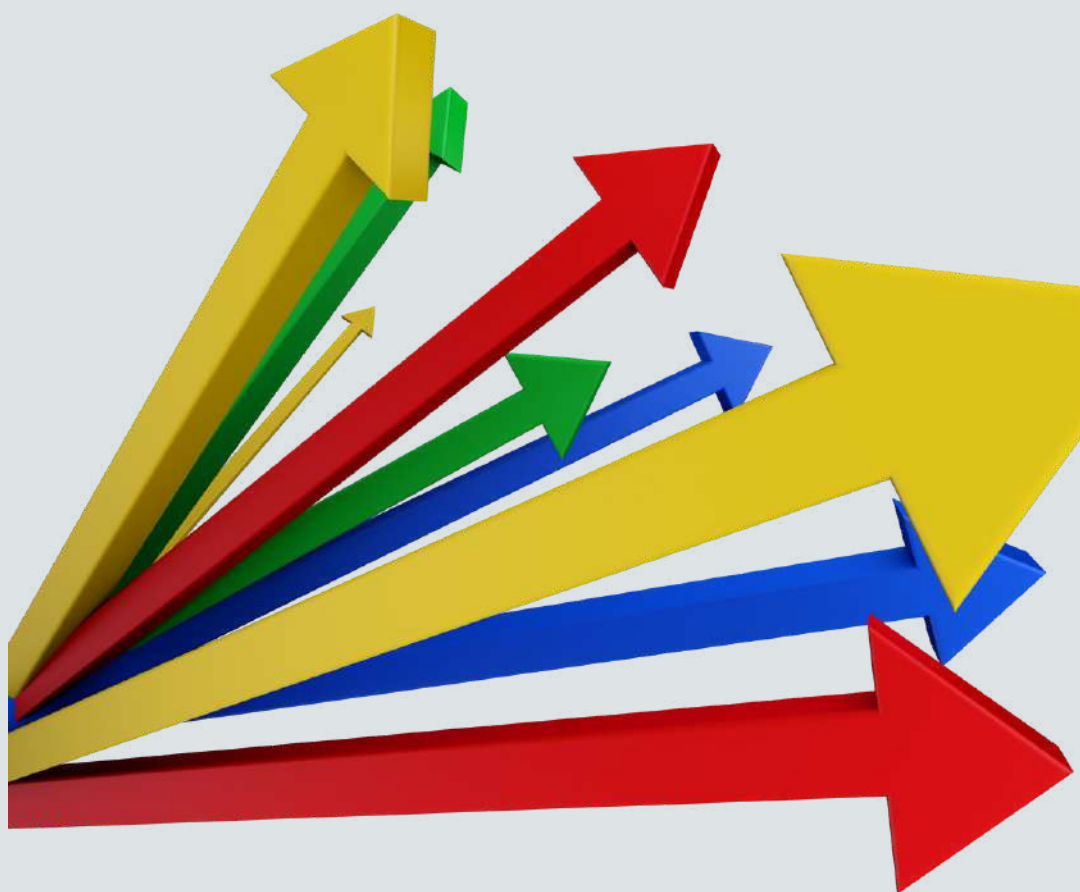
“The finest moment to buy gold was 10 years ago. RIGHT NOW is the second-best time! Start saving for gold now.”

Does gold price keep rising?

- No guarantee. **There are ups & downs of gold price in short term,** however, **in long term, it will SURELY go up** due to loss of purchasing power or depreciation of paper money.
- The depletion of our Ringgit/Dollar is what makes the price of things goes up, including groceries, house, land, let alone gold! The result is - we need to fork out more money to get the same item over the years.
- Hence, to buy gold, it is suggested that **the money invested is not to be urgently needed- at least by a year time, better if 2-3 years' time.** This way, you don't need to worry about gold price fluctuation in short term. The price WILL increase, it's only **a matter of time.**



- FACT: gold prices **increased by 400%** in 10 years.
- After the price drop in 2013 – 2015, the trend went up again since 2016.
- Now is a good buying opportunity. Post Covid-19, the gold price is expected to shoot up higher due to the instability of world economics!



**With Public Gold, you can start as low as RM100.
It's true!**

KICK-OFF TIPS

- START saving gold even as low as RM100 or preferably 1 gram.
- Once you start, it will be easier for you to understand and grab the concept of high-low price since you already have the price benchmark.
- Consider it as the first step to the learning process, while you essentially convert your hard-earned cash into gold.



GAPTM
Gold Accumulation Program

**Start as low as
RM100 with
GAP account.**

G100



1. Prevent 'failed' savings
2. Wealth perseverance during a crisis
3. Safe from loss of purchasing power

1**Prevent 'failed' savings**

Has it occurred to you that even after years of working, your savings are never enough? In

most cases, when people start saving and understand gold, their savings just get better! The vast majority of gold savers have had this experience. Gold is the **"remedy"** to solve the problem of unsuccessful savings.

**2****Wealth perseverance during crisis**

All kinds of assets are at risk during an economic and political crisis, EXCEPT GOLD. In economic turmoil, ringgit (RM) value drops; during wars, or even if the government freezes other assets, gold is still safe. Gold has intrinsic value that is determined by its weight and purity. Even a bankrupt person can securely store gold. As long as the gold is within our possession, nobody can interfere with our wealth.

3**Safe from loss of purchasing power**

Save gold, and you never have to worry about inflation in the long run because **gold has been proven to preserve the PURCHASING POWER OF ALL TIME.** Paper money, on the other hand, steadily loses its value over time.

- During the time of Prophet Muhammad (PBUH), a goat is worth 1 dinar/gold coin (weight 4.25 gram, purity 999.9).
- Today, the price of 1 dinar is still equivalent to the price of a goat. **This is a proof that gold preserves its purchasing power for more than 1400 years since the time of Prophet Muhammad PBUH.**
- In the 1980's era, 50 cents were enough to feed a school-going child. But today, even RM2.00 per day might not be enough! This is inflation whereby paper money loses its value over the years.
- **Good thing is, gold is safe against inflation.**



TIPS TO BE CONSISTENT IN SAVING



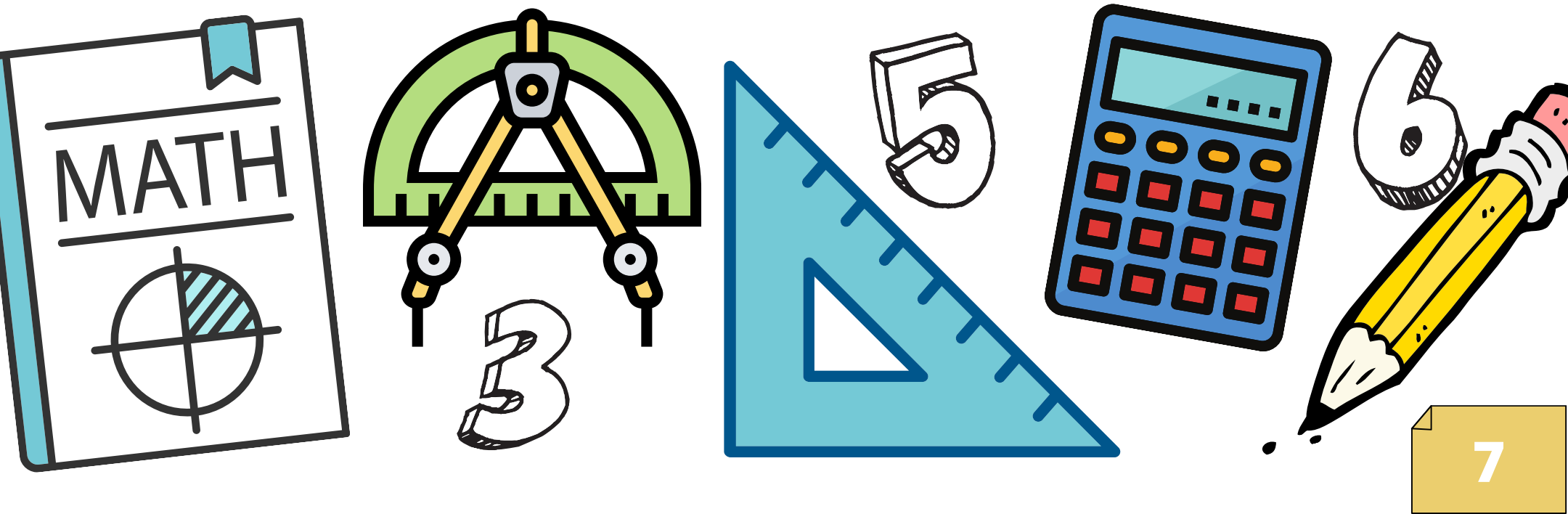
- The key to build up your wealth is to allocate a portion of your income into savings EVERY MONTH on a regular basis.
- Based on experience, the longer you delay, the more challenges you have to face in this process. Whoever does not save, will never acquire wealth or become rich.
- Gold can be an effective tool to help build our discipline in saving while preventing unnecessary spending.
- **Gold is not just inflation-proof, but also SPENDTHRIFT-PROOF!**

Gold is not under the category of a price-controlled item. **The price of gold differs between each manufacturer** due to different production costs incurred and varying profit margins. You may check the current prices of each gold-listed company at the links below:



GOLD BRAND/COMPANY	WEBSITE
Public Gold (PG)	https://publicgold.com.my/index.php
Emas UOB Bank	https://www.uob.com.my/
Kijang Emas BNM	https://www.maybank2u.com.my/
Kuwait Finance House (KFH)	https://www.kfh.com.my/
Nusantara Bullion Exchange (NUBEX)	https://www.nubex.my/
Lee Wah Goldsilver (KualaPilah)	www.facebook.com/leewahgoldsilver
General gold price in Malaysia	http://www.hargaemas.com.my/harga
World gold price*	https://www.kitco.com/
Historic gold price data*	https://goldprice.org/

Remark * is for raw gold price only



Actually, any brand is fine. But if buying gold for long term investment i.e. to get a high return/maximum sell back price in the future, look out for these 5 criteria:

1. **The price** per gram is low
2. **Slim margin spread** - so you make profit faster
3. **Unlimited supply of stock** – especially when the price is low
4. **Many outlets available** - to ensure smooth buy/sell process
5. **Guarantee to buy back** - by the seller

Based on more than 10 years of record, Public Gold is the best so far. The top reasons are- **easy to buy, easy to sell**, and most importantly for the Muslims, it's **syariah compliant**;

1. Price is less by ~15% compared to normal gold outlets,
2. Margin spread is amongst the lowest in Malaysia,
3. 17 branches & thousands of dealers around Malaysia,
4. Unlimited supply of stock, and
5. Public Gold guarantees to buy back our gold.



The most reputable gold brand in Malaysia?



1 dinar Public Gold
(4.25 gram)



Kijang Emas coins
(sold in Maybank)



Gold from UOB Bank
(international brand)

These are the top 4 most reputable gold brands in Malaysia; **(1) Public Gold, (2) Kijang Emas, (3) UOB Bank, and (4) Kuwait Finance House.** There are a lot more other brands available in the market, however, these are **the most credible** ones.



**TIPS TO AVOID
FROM BEING
SCAMMED**

G100

- Make sure you buy gold from companies and platforms with a good reputation such as **Public Gold, Maybank, UOB Bank, KFH, or Bank Muamalat.**
- Do NOT simply buy from just any platform. If it looks too good to be true, then it might not be true.
- You could either lose all your money, or the gold that you get is not in good condition!

Generally, gold is acceptable by any gold/jewellery shop around the world, as long as it's pure or real gold. However, to get the **HIGHEST SELL BACK PRICE**, [sell it to the place where you bought it](#). If you possess Kijang Emas goldbar, for instance, sell it back to Maybank. If you own **Public Gold gold bars or dinars**, bring them to the nearest **Public Gold branch or a Public Gold dealer**. It is advisable to get back to the respective company from where you acquired it.

If you need instant cash to roll in business, you may bring the gold to Arrahnu (Islamic pawnbroking) for CASH LOAN. The charge incurred is around 1.15% per month or 13.85% annually from loan amount.



AGRO BANK SURAT AKUAN GADAIAN SKIM AR-RAHNU

Cawangan: 7021

No. Akuan: 47031008280500000 No. Sim: 1034810

Nama: [REDACTED]

No. K/P: [REDACTED]

Alamat: [REDACTED]

DAMANSARA DAMAI
47830 PETALING JAYA

Nilai Marhun	3316.00	Tempoh (Bulan): 6
Pinjaman	3168.00	Tarikh Cadangan: 12/04/11
Upah Simpan	148.22	Tarikh Matang: 32/10/11
Ansuran Bulanan:	358.18	Kotak No: BOX 123 ENV 1

KETERANGAN MARHUN

Jenis	Berat (gm)	Nilai (RM)
919 LAM-LAM	PUBLIC GOLD 20.00	3316.00



In April 2011, Mr. Z brought a few gold bar pieces to Arrahnu as collateral/security to get some cash to be used in business.

The cost of pawnbroking in a month was 1.15% from the loan amount, however, Mr. Z could make use of the money to generate a business profit of more than 10% within the same time.

That's the beauty of gold. Gold is the actual money that we can liquidate easily for business or other purposes.

G100



- **It's not advisable** to buy gold using loan money, since the gold price has its up and down in the short term while you still have to repay the loan. It's more advisable to use your cash savings (converting saving form- from cash to gold).
- If you still have a 'bad loan' such as a credit card, focus on **settling the card payment first**. It's not worth it to pay high credit card interest (~18% per annum) which can be higher than the potential gold price increase.

- **Gold Jewellery is NOT suitable** for investment, but for decorative purposes. Gold bars/wafers or gold coins/dinar are the best forms of gold investment.
- The jewellery price is usually higher by 15% per gram compared to gold bar/dinar. That has yet to consider the workmanship charge which is easily manipulated by the seller.
- **The disadvantage of gold jewellery is, during sell back, the gold merchant usually buys at 25% - 30% lower than current market price.**

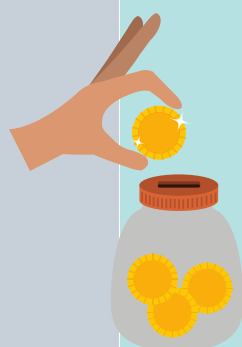


3 strategies to win with gold:

1. Be a gold **saver**, or
2. Be a gold **investor/trader**, or
3. Be a gold **dealer**



Gold Saver



- Make gold as **a form of long-term saving**. At least for 2 years.
- If you have long-term cash savings, convert them into gold. Sell the gold only when your cash reserve (of 3-6 months' worth of your salary) has depleted. Gold price will certainly increase long term since cash notes are designed to depreciate over years due to inflation.
- Make sure to keep some **physical gold** with you. It will make you **addicted to gold saving**. This is how the majority of **gold savers become wealthier**.

Gold Investor/trader



- Make gold as **a tool to trade like stocks/shares**. The concept is to buy low, sell high. Do the process repetitively.
- To identify which price is considered low, and which is high, you should have knowledge of Gold Price Technical Analysis. One of the recommendations is to attend Technical Analysis sessions organized by Mr. Shufaad <http://www.shufaad.com>.
- Practically, this technique is not as easy as the theory. Since 2010, **I've never met anybody who got rich with this method**.

Gold Dealer



- **The fastest way to benefit** from gold is to **run a gold business while saving gold**. A gold investor only makes a profit when the price goes up, but a gold dealer makes even more profit when the price goes down.
- With Public Gold, a gold saver can make a lot of profits even as a side business. While you save gold, you share the benefits of gold saving with others, without selling the gold in your possession!



- **Zakat is payable at 2.5%** if one's gold possession reaches **85 grams in amount or *nisab*** (equals to 20 dinar) and stored for a period of **one year (*haul*)**.
- Zakat on gold jewellery is payable if exceeding the local *uruf*. Eg in KL, *uruf* is 800 grams. For details, go to www.zakat.com.my.

Get monthly income with gold?



BIG NO. Here's why:

BEWARE!



Stay away from any investment scheme that offers:

- **fixed returns, and**
- **unbelievably high returns i.e. more than 15% in a year.**

- There is NO monthly or yearly "income" with gold, unlike annual dividends from ASB, Tabung Haji etc.
- If you come across one that promises "income", it's most probably a scam or a money game!

- Be careful when 'buying' gold but its existence is doubtful
- Make sure you get real physical gold, NOT a RECEIPT, LETTER OF PAWN, or wait for a MATURITY PERIOD before getting the gold!

- If the amount is small, **keep it at home**. You need to be creative, though. Most importantly, do not keep it in the wardrobe since it will be the first target by the robber.
- If the amount is significantly big, that you can't sleep at night or can't afford to leave home, **rent a Safe Deposit Box** from a bank or a private company. Rate is around RM100 – 550 per annum according to size.



- Renting a safe deposit box gives you peace of mind when leaving home.
- In Klang Valley, one of the recommended private companies for the service is Royal Safe Deposit Box (www.rsdb.com.my) - the location is right under the Public Gold Sunway office. You may access the safe immediately after collecting your item from the branch.
- You may also consider www.safedepositbox.com.my for a more affordable option.



- **The short answer is - NO** because the charge is costly (reaching about 14% per year). Ar-Rahnu is not the place to store gold, but to get a **quick loan** by pledging your gold items.
- The strategy where you buy, pledge, buy, the pledge is not worth it to pursue as **it eats away your potential profit.**
- For storage, it's advisable to use or rent Safe Deposit Box.



G100

- Getting physical gold is much better because the item is in our hands, and during desperate times we can always pledge them to get a quick loan via Ar-Rahnu services.
- There are a number of banks that offer Gold Account in Malaysia namely Maybank, Public Bank, CIMB, UOB Bank, Kuwait Finance House (KFH), and Bank Muamalat.
- **To date, KFH and Bank Muamalat are amongst those found to be Syariah-compliant (halal). The alternative to this is our very own Gold Accumulation Program (GAP) by Public Gold which is also certified Syariah-compliant.**



بيت التمويل الكويتي
Kuwait Finance House

For SEPP

LETTER OF CERTIFICATE

PUBLIC GOLD MARKETING SDN. BHD. (930830-K)

We, Amanie Advisors Sdn. Bhd. (684050-H), in the capacity as Shariah Advisor for Public Gold Marketing Sdn. Bhd. (930830-K), have received and reviewed the transaction structures, terms and conditions, standard operating procedures as well as transaction documents of outright purchase, easy payment purchase and undertaking to buyback products from Public Gold Marketing Sdn. Bhd.

Pursuant to our review of the abovementioned and to the best of our knowledge, we hereby certify the outright purchase, easy payment purchase and undertaking to buyback products are compliant with Shariah rules and requirement.

Allah Almighty knows best.

For and on behalf of
AMANIE ADVISORS SDN. BHD.**SYARIAH COMPLIANT CERTS**

Serial No: AA/P/G/002

29 September 2017



LETTER OF CERTIFICATE

PUBLIC GOLD MARKETING SDN. BHD. (930830-K)

We, Amanie Advisors Sdn. Bhd. (684050-H), in the capacity as Shariah Advisor for Public Gold Marketing Sdn. Bhd. (930830-K), have received and reviewed the transaction structures, terms and conditions, standard operating procedures, transaction documents as well as the physical vault of Gold and Silver Accumulation Programme products from Public Gold Marketing Sdn. Bhd.

Pursuant to our review of the abovementioned and to the best of our knowledge, we hereby certify the Gold and Silver Accumulation Programme products are compliant with Shariah rules and requirement.

Allah Almighty knows best.

For and on behalf of
AMANIE ADVISORS SDN. BHD.**For GAP****G100**

- **Goldbar and dinar are basically the same** in terms of price per gram, purity, as well as profit potential. The only difference is the shape which is rectangle and round-shape, respectively.
- In general, an item with a **bigger denomination has bigger profit potential due to lower spread**. For example, a 250 grams gold bar has a 6% spread and higher profit potential as compared to a 10 grams gold bar that has a 9% spread.
- Nevertheless, **smaller items are easier to pledge for quick cash** during desperate times.

Gold Bar

1 gram
10 gram
20 gram
50 gram
100 gram
250 gram
1 kg

Dinar

½ dinar (2.125g)
1 dinar (4.25g)
5 dinar (21.25g)
10 dinar (42.50g)

- Public Gold (not a bank) also offers products similar to KFH Gold Account but with better features.
- Consider buying gold as little as 1g (or RM100) and they are **taken care of by Public Gold for FREE**.
- There is no need to worry about where to store those gold items. We also have the option to withdraw physical gold for our own safekeeping, either from the Public Gold branch or get it couriered to us with insurance.

Direct purchase at the Public Gold office or through a dealer?

- **There is no difference in terms of price.** It is recommended to get the dealer's guidance before starting since the dealer knows the tips and tricks of gold investment using the Public Gold platform.
- For purchases, dealers can guide on how to place orders and **make payments to the Public Gold account**, help to arrange **collection from any Public Gold branch**, or **ship directly to your address**- the SAFEST and EASIEST way to buy the products.
- If you buy gold at the Public Gold office or via online for the FIRST TIME, **please make sure to put the name or PG code of the trusted dealer as the "Introducer"**, so that if you have any issues in the future, you may receive a **FREE consultation** from the dealer.



TIPS TO MAKE A PROFIT WITH GOLD!

- Before starting, take some time to read the books about gold (or this e-book!), and get the consultation/guidance from an honest and trustworthy gold dealer.
- With Public Gold, you can **get the guidance** for free by **appointing a trusted dealer as your INTRODUCER** while registering or purchasing for the **FIRST TIME** (yes, only once) with Public Gold.
- **The mistake in selecting the wrong Introducer might cause you a terrible loss!**





Public Gold has **17 branches** throughout Malaysia and 1 in Indonesia. For more info please visit our website <https://publicgold.com.my/index.php/branch>



Alor Setar



Sg. Petani



Bishop



Relau



Ipoh



Sunway



Ampang



Bangi



Kota Bharu



K. Terengganu



Kuantan



Seremban



Melaka



Johor Bahru



Kuching



Miri



K. Kinabalu



Indonesia



Global Business Center

G100



- Contact any Public Gold trusted **dealer** under **#PGG100Network**
- The dealer will advise you on the most suitable way to purchase gold, based on your **budget and goal**.



How was it, so far? I'm sure most of your doubts are cleared by now.

Next, I will respond to 5 additional frequently asked questions.

5 Bonus Questions



1 Any BNM Verification?

- Public Gold is among the gold trading companies that have been scrutinised by BNM; as a company that trades gold transparently.
- From BNM's perspective, Public Gold is not a company that offers investment, but **just like any gold jewellery shop** that conducts typical gold trading activities.
- You exchange your hard-earned cash for gold, hence **no INVESTMENT SCHEME is offered**.

2 Gold Investment Risk?

- The main risk is to **lose the gold** itself due to your **own negligence**.
- Second, **the gold price may fall** in the short term. There are no guarantees and it is illogical for the price to constantly go uptrend without any pullback. However, there is no risk that gold drops to zero like the stock market. Gold is seen as a valuable item across all time and one of the strongest value storage tools in human history.
- Looking from the risk perspective, keeping our cash in Ringgit is even riskier as there was a time where the **Malaysian ringgit fell down by 50%** while this phenomena NEVER occurred with gold!

3 How do we know if Public Gold items are genuine?



- **All Public Gold items** have been tested for purity by an independent assayer & issued with a certification of authenticity. The reputation is further strengthened when it can be **accepted for POS Ar-Rahnu services** without removing its seal!
- If you want to convince yourself, I suggest you make your first purchase of at least 1 gram and bring it to POS Ar-Rahnu to experience the process.

POS ArRahnu

4

Is there any other gold that is cheaper than PG?



Yes, there is. But Public Gold (PG) offers one of the lowest prices in Malaysia. Remember, a lower price does not necessarily mean it is more profitable. PG is the most preferred choice by gold investors in Malaysia because it is **easy to buy, easy to sell, and most importantly- it is highly profitable:**

1. **Many branches** - 17 branches across Malaysia.
2. **Online trading platform 24 hours a day**, and there is an option to withdraw physical gold for own safekeeping.
3. **Unlimited supply of stocks** even during huge price drop.
4. **Widely accepted by Ar-Rahnu in Malaysia.**
5. **PG guarantees to buy back** if we need to cash the gold out.
6. Certified **shariah-compliant**.



5

When is the best time to buy gold?

- The best time to buy gold is when you have a good understanding of what gold is, its importance, and the benefits of keeping it.
- **For first-timers, do not wait for a low price because you might not understand when the price is low before making the first purchase.**
- No one knows “how low is low” and “how high is high” even for experts in technical analysis. So, **buy at least 1 gram first. Only then, you will be able to monitor the price.**
- Based on experience, **people who wait for the lowest price usually have to buy at a higher price** simply because no one knows when the price is said to be the lowest!

**THE TIME IS
NOW**

Main Products

PUBLIC *G*OLD

G100

GOLD BAR 24K

- Bunga Mas Collection
- 5g, 10g, 20g, 50g dan 100g



GOLD BAR 24K

- Tai Fook Collection
- 5g, 10g, 20g, 50g dan 100g




DINAR 24K

- ½ dinar (2.125g)
- 1 dinar (4.25g)
- 5 dinar (21.25g)
- 10 dinar (42.50g)




PUBLIC GOLD PURCHASING METHODS




OUTRIGHT
FULL PAYMENT

- Suitable for budget of >RM 1000 to purchase 10g, 20g, 50g, 100g, 250g, 1kg, 1 dinar, 5 dinar or 10 dinar items
- Steps: Place order (book the price) and make **FULL PAYMENT**
- Collect the item from branch or arrange for home delivery for self storage



OUTRIGHT
SYARIAH EASY PAYMENT PURCHASE

- Just like the full payment method but with syariah-compliant **MONTHLY PAYMENT**
- Gold items worth >RM 1000 can be paid 6 times (within 6 months)
- Once payment completed, arrange for collection/delivery for self storage



GAP
GOLD ACCUMULATION PROGRAM

- Smaller starting budget of RM 100 to RM 900
- Buy and accumulate grams of gold as low as RM 100 (with no monthly commitment) in GAP account
- Public Gold stores the gold **AT NO EXTRA CHARGE**
- Withdraw physical gold anytime for self storage

Before purchasing from Public Gold, you must decide whether you **wish to store the products yourself or have Public Gold keep it FREE** for you?

1 OUTRIGHT PURCHASE

Make a purchase order, pay in full or by monthly payment; collect from the nearest branch or ship with insurance to your home and store it for yourself.




2 GOLD ACCUMULATION PROGRAM (GAP) ACCOUNT

Buy and store with Public Gold for free with a minimum purchase of RM100. Accumulate grams of gold in small amounts and you can withdraw the physical gold (for personal storage) from the nearest branch or get it couriered with insurance.



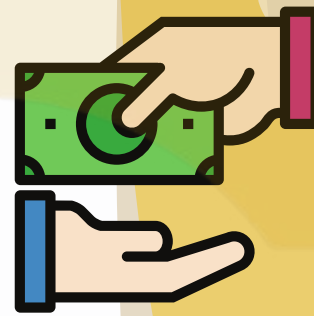
How To Become A Dealer

You may become a Public Gold (PG) dealer if your minimum purchase reaches a certain amount set by PG in a single invoice (plus a 'Wealth Card') and you will be entitled to incentives for your second and subsequent purchases, including from those  whom you introduce to PG.

Benefits of being a Dealer

Paid incentive for own purchases

Normal Dealer (1%)
Priority Dealer (1.5%)
Master Dealer (2%)



Paid **incentive of 0.3%** each time **selling gold/silver items back to PG**

Paid **lifetime royalties** on customer purchases that we introduced to PG

Conduct business **online**, 24 hours a day, from anywhere in the world



No need to sell your own stocks.

Just guide customers to make purchase directly with PG

Business can be inherited





In the next section, I will give you an overview of the G100 Network. Please allow me to introduce you to...



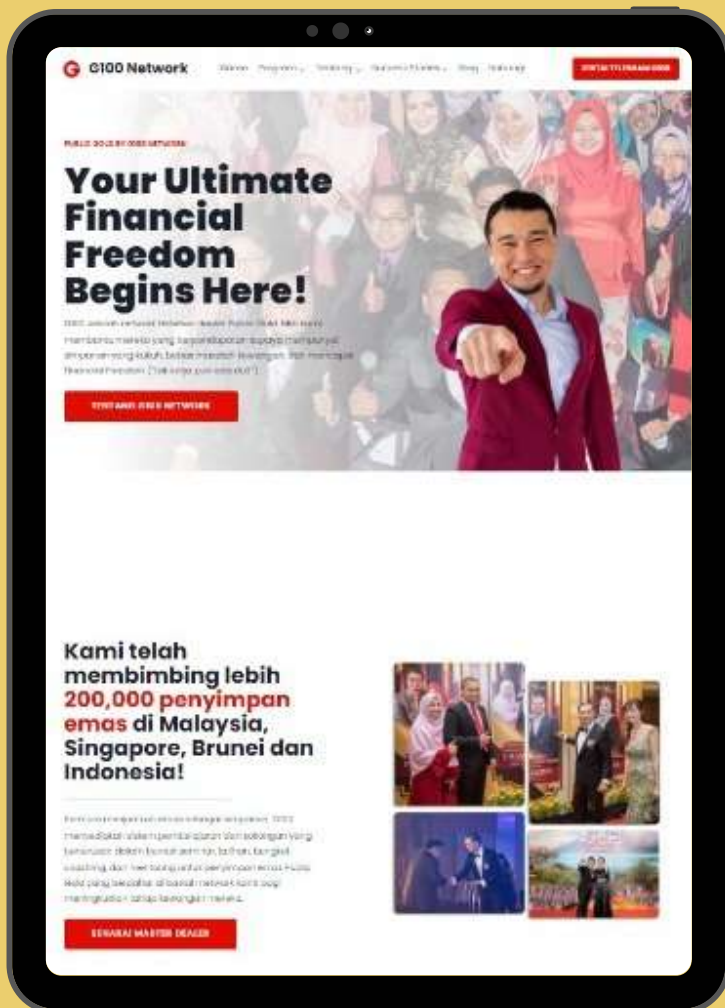
[Public Gold By G100 Network](#)



www.g100.my

G100 NETWORK

G100 Network is the **fastest growing** dealers network in **Public Gold**.



MORE INFO



BEHIND THE NAME 'G100'

It started from a dream to produce 100 FMD (Founder Master Dealer) groups in Public Gold since 2016.

Mohd Zulkifli Shafie, is the author of **Buku Wang Emas** (#1 reference book on gold saving), won the title Sales Champion amongst PG dealers and he is **"the fastest growing Master Dealer (MD)"** since 2017.

He founded G100 Network with the vision to produce **1,000 FMDs** by the year 2024.

Every Master Dealer plays the role to educate the public on gold saving while earning **minimum passive income of RM5,000** - RM10,000 monthly part-time.



Mohd Zulkifli Shafie
Founder G100 Network
www.fb.com/mohdzulkifli.shafie
www.mohdzulkifli.com



FINANCIAL FREEDOM

3 - 5 YEARS FROM NOW - Together with G100 Network!

FOUNDER MASTER DEALER

Learn to produce leaders in the team, ensure the business grows on auto-pilot, and achieve **ULTIMATE FINANCIAL FREEDOM**! Have a minimum savings of a year of income, 1 kilogram of gold, and passive income of more than RM10k per month.



MASTER DEALER

Equip yourself with leadership knowledge to build a strong business team, and earn a minimum passive income of RM5k per month. Have a minimum savings of 6 months of income.

DEALER

Learn to add income (by doing it part-time) while saving gold, and build the **MINDSET** of a business owner. Have a minimum emergency savings of 3 months of income.

CUSTOMER

Learn the basics of proper finance, and learn to solve poor financial management

1

2

3

4

5

BEGIN

WHAT IS FINANCIAL FREEDOM?

Financial Freedom is not just a big salary, or a lot of money, but it is a luxury of having a steady income without having to work, which exceeds the cost of living. In other words, you have money even when you are not working!



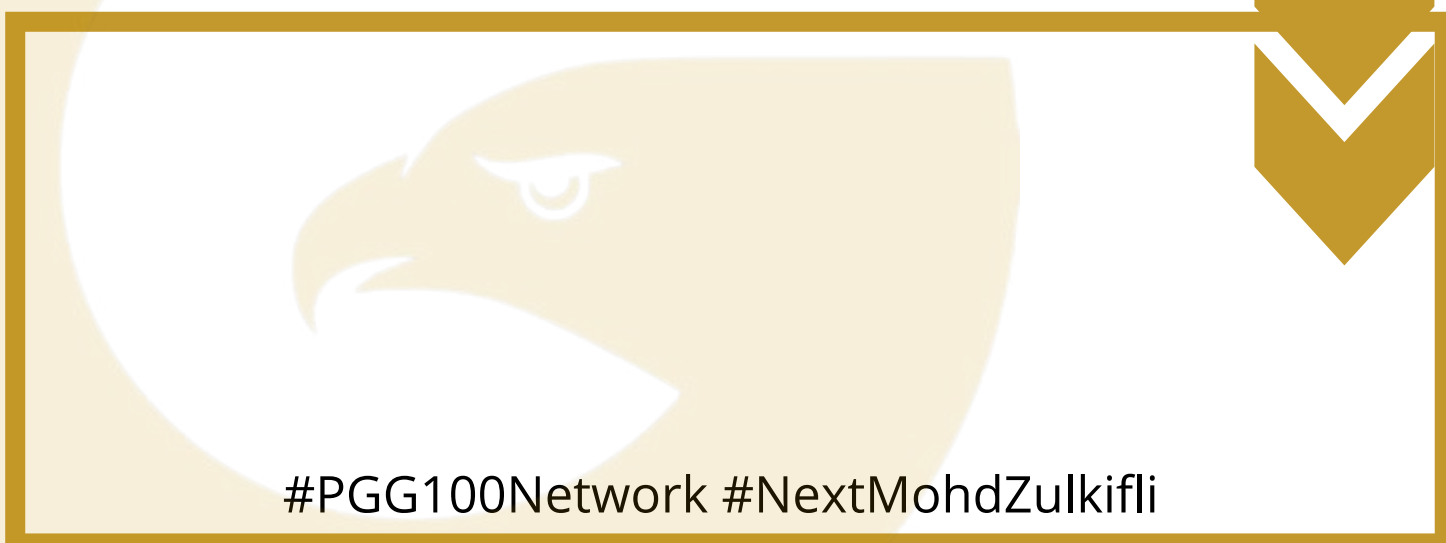
Ready to make your first purchase?
Contact your trusted
#PGG100Network dealer to guide you.

Any inquiries regarding registration
and the purchase will be explained by the
dealer.



Let's get started!

Contact me, your Introducer:



#PGG100Network #NextMohdZulkifli



Credit to the original author "Ebook 5 Minit Review tentang Emas' ;

En. Mohd Zulkifli Shafie (www.mohdzulkifli.com)

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