

DEALER HANDBOOK Updated Edition : JULY 2025

"If you want to walk fast, walk alone. If you want to walk far, walk together. If you want walk far and fast, walk with G100"

- G100 Proverb





This handbook might not be the latest edition. Please download the latest edition HERE.

Congratulations!

You choose to become a Public Gold Dealer with G100 Network.

Please ensure you read this handbook carefully. There are important things for you to follow and do.

Read it first!

If there is any doubt, refer to your introducer or upline FMD.



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HOW DO SALANA AND A SALANA AND

"There are many businesses that can make a lot of money, but the easiest business for financial freedom is the Public Gold business " - Mohd Zulkifli

Shafie

" If you focus on achieving financial freedom, Public Gold business is the easiest business " - Mohd Zulkifli Shafie

FINANCIAL FREEDOM

FOUNDER MASTER DEALER

3

1

- Already have 500 frontlines.
- Achieved personal sales of 500,000 pv or more in PG's one financial year. Need to reach 500,000 pv or more in the following financial year for re-qualification.
- Estimated passive income of RM5,000.

PRE-MD

- Dealer who have reached 50 frontlines.
- If you have reached 50 frontlines, ask the upline MD to invite you to these support groups:
 - ✓ Pre-MD Telegram
 Channel
 ✓ FB Group PG
 G100 Pre-MD
 ✓ FB Group Gold
 Property Pairing
 Project

MASTER DEALER

1000

ACTIVE

1

1

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• Already have 300 frontlines.

- Achieved personal sales of 300,000 pv more in PG's one financial year.
 Estimated passive
- income of RM2,500.

CUSTOMER

Learn the correct financial basics, and solve the problem of money leakage.

START

DEALER

Ι

Learn to increase income (part-time) while saving gold, and build the MINDSET of a business owner. Have an emergency savings of at least 3 months of income.

WHAT IS FINANCIAL FREEDOM?

Financial Freedom is not just about earning a big salary or a lot of money, but having a steady income without having to work, which exceeds the cost of living. In simple language, having money even without working!

INTRODUCTION

ABOUT G100





Mohd Zulkifli Shafie Mentor & Founder G100 Network www.mohdzulkifli.com

 G100 is the largest and fastest growing
 #PublicGold (PG) dealer team. G100 was officially
 established on 24
 September 2018.

 G100 was founded and led by Tuan Mohd Zulkifli Shafie, who is the author of a popular gold investment book in Malaysia;

#BukuWangEmas. He is also known as "The Fastest Growing Master Dealer".





PART 1

PUBLIC GOLD OFFICIAL (PGO)



PUBLIC GOLD OFFICIAL (PGO)

HOW TO LOG IN AT PGO

How to log in for new dealer Email : the email used during the PLT registration Password: PGCODE





GETTING STARTED RIGHT

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Dealer can read Dealer Starter Kit : Getting Started Right as a guide to getting started.







PUBLIC GOLD OFFICIAL (PGO)

To ensure that new dealer fully understand the functions in PGO, we have prepared a special explanation with pictures for reference.



UNDERSTAND EVERY MENU IN PGO



		•	
	publicgoldc	official.	com C
≡	<mark>ڪ</mark>		
₿	Registration Helper	~	
\$	Recognition	~	
	Gold ATM Booking		
©	Subscription Report Card Ebook		empunyai tanda anda adalah terlatih. FIED", anda perlu dir PLT sebanyak
	0		a hua vilca na sun trais



This is the PGO landing page display, to subscribe you need to go to the PGO dashboard.



This is the PGO dashboard display. Every information contained in the landing page can be changed in the dashboard. Click the Subcription menu to subscribe to the landing page.



TOOLS & CORE PROGRAM

SUPPORT SYSTEM

The Support System provided by G100 Network consists of complete tools and platforms to help dealers do PG business easily.



5 CORE PROGRAMS



 MD workshop (9PM - 11PM)

Seminar/Talkshow

(Indonesia) (8PM) WIB / (9PM) MYT		<u>Indonesia by G100</u> <u>Network</u>
• PLT (8:30AM - 6PM)	• Week 1	 ZOOM Meeting
• NDO (8.30 AM - 1PM)	• Week 2	ZOOM MeetingFizikal
• Weekly Business Meeting (WBM) (8.30 PM - 9.45 PM)	• Every week	 ZOOM Meeting
• Weekly Group Coaching (WGC) (9.45 PM)	• Every week	 Optional and free to use any platform (i.e: ZOOM, Google Meet etc.)
	 (8PM) WIB / (9PM) MYT PLT (8:30AM - 6PM) NDO (8.30 AM - 1PM) Weekly Business Meeting (WBM) (8.30 PM - 9.45 PM) Weekly Group Coaching (WGC) 	 (8PM) WIB / (9PM) MYT PLT (8:30AM - 6PM) NDO (8.30 AM - 1PM) Weekly Business Meeting (WBM) (8.30 PM - 9.45 PM) Weekly Group Coaching (WGC) Every week

• Week 4

• Week 2 & 3

• ZOOM Meeting

• FB Page Public Gold

CUSTOMER SUPPORT PROGRAMS

Aktiviti Bulanan G100 Network

Klik untuk papar jadual Seminar KDE

NOVEMBER 2024



[SABAH] Seminar Kaya Dengan Emas

Lokasi : Doji Restaurant, Telupid Sabah Tarikh : 03/11/2024 (Ahad) Masa : 02:00 pm Maklumat Lanjut



[PERAK] Seminar Kaya Dengan Emas Lokasi : Public Gold Ipoh, Perak Tarikh : 14/11/2024

(Khamis) Masa : 08:30 pm <mark>Makluma</mark>t Lanjut

CONSTRUCTION OF CONSTRUCTION O

[KEDAH] Seminar Kaya Dengan Emas

Lokasi : Public Gold Cawangan Alor Setar, Dealers can take advantage of the monthly and weekly G100 Network program either online or offline to all prospects and gold savers according to the locality of the program.

Among those programs are :

- G100 Talkshow
- Public Gold Q&A
- G100 Achievers Night
- Seminar Kaya Dengan Emas
- Karnival Kaya Dengan Emas
- Seminar Membina Satu Juta
 Pertama

"It is not gold that makes us rich but knowledge..." - Mentor G100, Tuan Mohd Zulkifli Shafie



PART 3

DEALERS SHOULD KNOW & DO

DEALER Should know & do





NEW CUSTOMER REGISTRATION

2 CHOICES TO REGISTER CUSTOMERS

1. Through respective PGO website. You can directly give the link https://publicgoldofficial.com/nama_dealer/cara-bermula



Register

IMPORTANT!

- Fill in the full name as in the identity card/passport.
- Choose the right menu whether you want to register an adult account (18 years and above) or a junior account (under 18 years).
- Use a different email for registering your own account and your child's account.

2. Or you can register via the registration helper in official website (publicgold.com.my)



IMPORTANT!

 Make sure to follow the correct format, for contacts number

You	a can use your C-Wallet to shop at PGMall
Лy	Account
My	Profile - New!
My	Order
My	Shipment
My	Appointments New!
Ne	w Registration - New!
	Adult Account
	Junior Account
My	E business Card
Up	grade Dealer
PG	Business Center
He	lpdesk
Log	gout

• The space between the colons must be correct.

IMPORTANT NOTE!

Please make sure that the registration is done ONLY when the prospect is ready to make the first purchase.



HOW TO HELP CUSTOMERS FROM ABROAD

PURCHASE AND PAYMENT



- Remittance Shop:
 - Charges vary depending on the store and the amount of money sent.
 - Some stores require an invoice as proof of delivery.
- Online Remittance:
 - Use the Transfer Wise service (<u>https://wise.com/my/</u>).
- For Singapore customers:
 - DBS can also be used (<u>https://www.dbs.com.sg/ind</u> <u>ex/default.page</u>).
- The difference between these services is in term of service charge rates.

DONE

5 TYPES OF CUSTOMER STATUS 3

- You can check your customer status in your Business Center. •
- Press "Group Details" to see the "My Empire" list and your customer status. •

	Active A	(ccour	iit i			Free A	1990	unt		
PGCode	Email	Name	Date Register 🏹	Last Purchase	PGCode	Telephone	Total Frontline	Empire Size	Date Register 🗠	Last Purchase Date
PG010	@gmail.com	ABDUL	2023-07-03 14:31:01	Date 2023-07-03 16:12:15	PG010H	9	0	0	2022-08-15 22:10:24	No Sales Transactio within a year
🤣 Make 🤣 White	a PG Code a purchase even row in Business oup Detail		Busines	s Empire	 Have a P Last purch Red row i Group I 	hase 12 mo in Business				



- Registration in year 2020 until now **If he/she has entered the GAP payment page but cannot proceed with payment (system glitch)
- 🧇 Red row in Business Center > Business Empire > Group Detail
- Last purchase 1 month from current date

Email

@gmail.com

PUBLIGOLD COLO

Last

Purchase

Date

2023-06-05

22:21:12

Date

Register >

2023-06-05

16:52:10

Yellow row in Business Center > Business Empire > Group Detail



PROGRAM

The Dealer's incentive (commission) will be paid for each own purchase (from the second purchase onwards) and the purchase of each customer you introduce to Public Gold.

Percentage of Incentive is paid according to dealership status



For more information about Public Gold Dealer terms & conditions, download the <u>PG Dealer Handbook</u> and attend New Dealer Orientation (NDO) to get the current SOP.

- 1. Incentive means payment from Public Gold Marketing Sdn. Bhd. and Cashback means payment received from PG Mall Sdn. Bhd.
- 2. Incentives and monthly Cashback will be deposited into the dealer's bank account which is registered and also the dealer's C-Wallet PG Mall account.
 - a. Incentive Public Gold Marketing Sdn. Bhd. will be paid **every 20th** of every month. If the 20th falls on a Saturday, Sunday or public holiday, the incentive will be paid on the next bank working day.
 - b.Monthly cashback PG Mall Sdn. Bhd. will be paid **every 25th** of every month. If the 25th falls on a Saturday, Sunday or public holiday, cashback will be paid on the next bank working day.

3. Incentives/cashback amounting to less than RM110 will be credited into C-wallet account www.pgmall.my.

4. Incentives/cashback amounting to more than RM110, RM100 and the first sen will be credited into the C-Wallet account, while the balance (RM10 and above) will be deposited into the bank account that has been registered. For overseas dealers, the remaining incentive will be deposited into GAP account.

5. To receive commission payments, make sure you have updated 'Profile' & 'Bank Info' sections on the PG web section of 'My Account'.

 Eligible conditions to receive incentives every month; be active either make a purchase for yourself or register a new customer in that month.
 If you are not active all incentives will be credited into C-wallet.

WHAT IS NOMINEE?

- Nominee is the name of the heir to receive income from Public Gold. Nominee is not the person who will inherit the gold and silver in the GSAP account. For inheritance purposes, it is necessary to go through Small Inheritance Transactions etc. Please refer to the Death Procedure SOP.
- The Nominee button is only available at PGBO Dealers.
- For Muslims, business income must be divided in a 'faraid' manner except for accounts registered under the name of a Sdn. Bhd. company.

CONDITIONS TO BECOME A NOMINEE

- 1. Have reached the age of 18 years or older.
- 2. Nomination must be made by the dealer.
- 3. The Nomination Form must be filled out completely.

NOMINEE IS CANCELLED WHEN

- 1. Dealer cancels the nomination.
- 2. Nominee dies before Dealer.
- 3. New nomination is made.
- 4. Information provided in Dealer Nomination is false.
- 5. Nominee dies (after Dealer's death) and Dealer incentive has not been paid to nominee.
- 6. No notice is made by nominee to Public Gold Marketing S/B within 3 months

from the date of Dealer's death.





RICH WITH GOLD CHECK LIST & DEALER JOURNEY

PRODUCING INDEPENDENT CUSTOMER

Characteristics of *independent customer*:

- 1. Know how to buy and sell directly with PG.
- 2. Have the right knowledge about gold.
- 3. Become a gold saver, not a gold investor.

In order to produce independent customers, it is necessary to ensure that all customers fulfill the **Checlist Kaya Dengan Emas 2025.**



1) Download Mobile Apps PG

- IOS <u>Click HERE</u>
- Android Click HERE
- Huawei Click HERE

2 Invite to Join Customer WhatsApp Group

When there are 5 customers, create a special WhatsApp group for your frontlines. Invite them to join the group by using the script provided at Telegram Channel : Dealer Script.



3 Give G100 Customer Handbook

Teach customers to refer to the handbook if they have any questions about transactions with PG. Click >>> Customer Handbook

Recommend customers to buy
 Wang Emas & Misi Bebas Hutang
 combo books.
 Use the script provided at Telegram
 Channel : G100 Script.





PRODUCING INDEPENDENT Customer



5 Subscribe GAP-AUTODEBIT for 5 Years

This aims to foster a more consistent saving habit. Refer to the autodebit script at **Telegram Nota Mentor**



Attend Private Webinar

(b) Private Webinar is one of the alternatives of the founder of G100, Tuan Mohd Zulkifli Shafie, who wants to help dealers to CLOSE PROSPECTS & PRODUCE KNOWLEDGEABLE CUSTOMERS.

This session will be the 'gateway' for G100 customers to achieve ultimate financial freedom before being taken to G100 Core Training. Take advantage of this opportunity to invite as many customers and prospects as possible. Please invite your customers and prospects personally.

Refer to the script at <u>FB PG G100</u>



Dealers

Join PLT or Spread the Benefit of Gold Campaign

Join PG Leadership Training (PLT) or join Spread the Benefits of Gold Campaign to generate income while saving gold. <u>Refer</u> <u>Here</u> for PLT script



CHECKLIST KAYA DENGAN EMAS 2025

PUBLIC JOLD GIOO



Download Mobile Apps PG



Join whatsApp Group (disediakan oleh introducer)



Baca **Customer Handbook** dan rujuk link **Tutorial** (di website dealer)



Beli dan baca buku Wang Emas & Misi Bebas Hutang



Join Private Webinar : Membina Satu Juta Pertama

Join training dealer PG Leadership Training (PLT) atau join Kempen Sebar Manfaat Emas untuk jana pendapatan sambil simpan emas



Register Public Gold Official (PGO), hadir PG Leadership Training (PLT) & New Dealer Orientation (NDO)



1

Jawab **assessment** dan **upgrade dealer** melalui introducer/upline FMD



Baca dan ikut panduan dalam Dealer Handbook

4 Baca PGO - **Dealer Starter Kit**

5 Join Facebook Group G100 Dealer



7 Lengkapkan Checklist Kaya Dengan Emas

8 Hadir PLT 6 bulan berturut-turut



ROAD MAP TO ACHIEVE FINANCIAL FREEDOM & AWARDS RECOGNITION



1. FINANCIAL FREEDOM

Mohd Zulkifli Shafie Watch a success story







2. TIME FREEDOM

Syarif Jamil

Watch a success story





3. OPPORTUNITY TO SEE THE WORLD THROUGH FREE PGLS VACATIONS

Nur Su'aidah Bachok

Watch a success story



4. BUSINESS IS INHERITED AFTER THE DEALER PASSED AWAY

The Late Abdur Rahman Al-Amin Ismail

Watch a success story



CLUB REWARDS

 Club rewards means the achievement of a dealer in guiding gold savers. Example: Club 100 managed to guide 100 people within a year and beyond.

KATEGORI	NEW RECRUITMENT	C-WALLET PG MALL	BANK IN
CLUB 100	100	-	-
CLUB 365	365	RM1,000	-
CLUB 1000	1,000	RM3,000	-
CLUB 3000	3,000	RM3,000	RM6,000
CLUB 5000	5,000	RM3,000	RM6,000 + RM6,000
CLUB 7000	7,000	RM3,000	RM6,000 + RM12,000



Q3

Q4

OCTOBER - DECEMBER

JANUARY - MARCH

* ACCORDING TO THE FINANCIAL YEAR

Public Gold gives awards to Dealers who obtain impressive achievements for each month.



25



Monetary Rewards



POTENSI PENDAPATAN PUBLIC GOLD

DEALERS

- Referral Incentive
- Buyback Incentive
- Overriding Incentive
- Supervisory Incentive
- Top Producer Awards
- Q-Bonus
- Club365
- Club1000
- Club 3000
- Club 5000
- Club 7000

**Belum termasuk PG Mall

MASTER DEALER

- South East Asean (SEA) Leadership Trip
- PG Leadership Seminar (PGLS)

FMD & ABOVE

- Group Sales Incentive
- Million Dollar Leg
- Million Star Award

LEADERS

- Leadership Bonus
- Bungalow Fund
- FAA Achiever
- Car Fund

Non-Monetary Rewards



AWARD PUBLIC GOLD

- Club 100
- Master Dealer
- Founder Master Dealer
- Star Master Dealer
- Superstar Producer
- Million Dollar Producer

**Non monetary awards

PART 6

PUBLIC GOLD ONE SYSTEM (PG1S)

WHAT IS PG1S?

- PG1S stands for Public Gold One System.
- PG1S is a way of developing a business using the **mindset of the Founder of PG**.



C

- Your business will be growing fast and strong.
- Your passive income will continue to increase.
- Business grows in harmony among dealers.

CODE PG1S

• Remember this formula for success:

D.C+3+5+5+8+8+10

DREAM CHART (Direction & Motivation)

- 1. Set date to achieve Master Dealer / Elite Shopper
- 2. Set target for monthly passive income and date to achieve
- 3. List down dreams and desired lifestyle after achieving #1 & #2 with specific date

3 POWER (Leverage)

Power of Good Words (speak well or just be quiet)
 Power of Submission (do it first, understand later)
 Power of Unity (interdependence)

5 BASICS (Oxygen for Your Business)

1. Prospecting

- 2. Contacting & inviting
- 3. STP Share the plan, product & platform

4. Follow-up & follow-through

5. Closing & servicing

5 NIGHT (Time Management Principle)

Perform 5 Basics 5 nights per week

8 GOLDEN STEPS (Must Do)

- 1.STP 7 times a week
- 2. Personal invest
- 3. Own use and own experience
- 4. Develop customer base 1,000 frontlines
- 5. Read 20 minutes daily
- 6. Attend all functions online & offline
- 7. Consult active mentor monthly (join Weekly Group Coaching)
- 8. Communication with business empire daily

8 GOLDEN RULES (Do Not Do)

- 1. Never do **anything new** before checking with **upline Mentor**
- 2. Never pass **negativity** to downline or crossline. Refer challenges to **upline Mentor**
- 3. Never mess with anybody's ego, politic or religion
- 4.Never mess with anybody's money or stock
- 5. Never mess with anybody's **spouse**
- Never get involved in encouraging the change of introducer, cross-pitching, & discourage crossline selling
- 7. Never involve donation into the business
- 8. Never raise the 3C's (Complain, Criticise & Condemn)

10 SUCCESS ATTITUDES

Own business mentality
 Attitude to invest
 Attitude to learn
 Focus & concentrate
 Persistent & perseverance
 Appreciation & gratitude
 Self-Initiative & assessment
 Wisdom
 Humble
 Love PG

PG1S is the secret to building a big and growing business. Can be learned in monthly PLT and weekly WBM.



BASIC BOOKS & BOOK OF THE MONTH (BOM)



BOOKS DEALER MUST READ

Basic reference books to understand gold and finance, and how to run a PG business. It needs to be mastered by every dealer in order to be able to guide the customer correctly.



* * THESE BOOKS CAN BE FOUND AT PGMALL * *



- Every dealer is also recommended to read the Book of The Month (BOM) as listed <u>HERE</u>
- <u>A preview session for</u> <u>the BOM is also done</u> <u>every week during the</u> <u>Weekly Business</u> <u>Meeting (WBM).</u>



ACRONYM

PLT	Public Gold Leadership Training
NDO	New Dealer Orientation
PGO	Public Gold Official
MDC	Master Dealer Conferrence
WBM	Weekly Business Meeting
WGC	Weekly Group Coaching
PGBO	Public Gold Business Owner
МВЗО	Millionaire By 30
ARN	Award Recognition Night
GAN	G100 Achievers Night
SKDE	Seminar Kaya Dengan Emas
KKDE	Karnival Kaya Dengan Emas
M1JP	Private Webinar Membina Satu Juta Pertama
SEA	South East Asean Leadership Trip
PGLS	Public Gold Leadership Seminar





ACRONYM







WITH PG1S, SUCCESSIS PREDICTABLE SEE YOU AT THE TOP!

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