



# 20

# 18

*Employees' Newsletter*

# SMART MAG

Issued by the employees  
for the employees

Jul - Dec | 18  
Issue 11

Message From

# Our C.E.O



## Seasons' greetings to all of you and your families!

Year 2018 may not have been our best year for our industry, but UBL Funds remains one of the healthiest non-banking financial sector companies of the country. We may have missed our targets, but we remain robustly and sustainably profitable.

Stretched periods of bad or good times are similar in some ways. For one, they very often result in creating a false sense of permanency. That way the sparkling bubble of optimism that we lived in, through 2016 to mid-2017, is similar to the proverbial ball-of-fire we find ourselves trapped in, now. The former did not last, neither will the latter.

The economic growth has been rudely interrupted and may not be in sight for another 2 to 3 years. The asset management sector may, however find new exciting opportunities, as the regulatory environment seems to be becoming friendlier.

Within the next few days we will work diligently to give ourselves clearer direction, collectively and individually, by creating more focused, aligned and measurable objectives and performance indicators for year 2019.

We will also look to inculcate a culture of learning in our organization. We will make it more purposeful and objective. The mainstay for the next year would be spreading our own collective wisdom wider across the company. I would request and urge my senior colleagues to find the time and contribute towards enhancement of skill of our younger colleagues. Very soon HR would seek your help to develop a need based program for training and exchange of knowledge.

As you are all aware, UBL Funds has always had a strong focus on technology. For the last many years we have used technology to improve our service to clients and develop tools to manage ourselves better. This year we will extend our focus. We will strive to cost effectively extend our reach to new markets and penetrate deeper into the existing ones. We will equip ourselves with the bells and whistles required to do that.

Cheers

**Mr. Yasir Qadri**

Chief Executive Officer, UBL Fund Managers Limited.

# Company News

UBL Fund Managers announces the launch of:

**“Al-Ameen Islamic Active Principal Preservation Plan-III”** under Al-Ameen Islamic Financial Planning Fund-III on **July 6, 2018**.

The “Al-Ameen Islamic Active Principal Preservation Plan-III (AIAPPP-III)” is a Principal Preservation Plan under “Al-Ameen Islamic Financial Planning Fund-III” with an objective to earn a potentially high return through dynamic asset allocation between Islamic (Equity, Sovereign Income and Money Market) based Collective Investment Schemes & Islamic Money Market Component (Saving Accounts & Term Deposits) with Banks having a rating of AA- & Above, while providing principal preservation of the Initial Investment Value including sales load at completion of twenty four months and beyond till maturity of the Plan.

AIAPPP-III will be investing in Al-Ameen Islamic Dedicated Equity Fund to take exposure to Islamic Equities while investing in Al-Ameen Islamic Sovereign Fund (AISF), and/or Al-Ameen Islamic Cash Fund (AICF) to take exposure to the Islamic (Sovereign Income/Money Markets) & Islamic Money Market Component (Saving Accounts & Term Deposits).



**AIAPPP-III**  
Al-Ameen Islamic Active Principal Preservation Plan-III

## Capital Preservation + Investment in Stock Market

Invest in Al-Ameen Islamic Active Principal Preservation Plan-III

Rated AM1 by JCR-VIS | Call: 0800-26336 | SMS AMEEN to 8258

“

UBL Fund Managers announces the launch of:

**“Al-Ameen Islamic Active Principal Preservation Plan-IV”** under Al-Ameen Islamic Financial Planning Fund-III on **18th October 2018**.

**AIAPPP-IV**  
Al-Ameen Islamic Active Principal Preservation Plan-IV

”



**UAPPP-III**  
UBL Active Principal Preservation Plan-III

## Capital Preservation + Investment in Stock Market

Invest in UBL Active Principal Preservation Plan-III

Rated AM1 by JCR-VIS | Call: 0800-00026 | SMS INVEST to 8258

UBL Fund Managers Announces the launch of

**“UBL Active Principal Preservation Plan-III”** under UBL Financial Planning Fund. This Plan is now open for subscription on **August 17, 2018**.

The “UBL Active Principal Preservation Plan-III (UAPPP-III)” is a Principal Preservation Plan under “UBL Financial Planning Fund” with an objective to earn a potentially high return through dynamic asset allocation between Equity, Sovereign Income, Money Market based Collective Investment Schemes & Money Market Component (Saving Accounts & Term Deposits) with banks having a rating of AA- & above, while providing principal preservation of the Initial Investment Value including sales load at completion of twenty four months and beyond.

UAPPP-III will be investing in UBL Dedicated Equity Fund to take exposure to Equities, while investing in UBL Government Securities Fund (UGSF), UBL Liquidity Plus Fund (ULPF) and/or UBL Money Market Fund (UMMF) to take exposure to the Sovereign Income/Money Market.



# Curious Minds!

FMR Sessions

“



By Fund Management Team  
STSM - July 2018



By Fund Management Team  
STSM - July 2018



Islamabad IC - Oct 2018



Islamabad IC - Oct 2018

”



# Curious Minds!

## Sales Learning Sessions





# Curious Minds!

Sales Learning Sessions

“



Lunch with Sales Incubation Center  
Participants Karachi - Oct 2018



Sales Force Mobility Session  
STSM - Sep 2018



Sales Learning Club Session  
North Nazimabad IC - Nov 2018

”

# Curious Minds!

## Market Outlook Sessions



Market Outlook Session  
by Mr. Zeeshan Qudus  
Lahore - Oct 2018



Market Outlook Session  
by Mr. Zeeshan Qudus  
Faisalabad - Sep 2018



Market Outlook Session by  
Mr. Yasir Qadri  
STSM - Dec 2018



*In Conversation with*

# Zeeshan Quddus

Chief Business Development Officer



## **Q1. Tell us something about your childhood, schooling and family.**

I did my matriculation from the Agha Khan School, Intermediate from Commecs Institute of Business Education and then I decided to do CA (Chartered Accountancy). I have two siblings, a brother and a sister. My brother is also a Chartered Accountant. My father used to have his own small business of textile.

## **Q2. When did you join UBL Funds? Tell us about your professional journey?**

I joined UBL Funds in May 2016. I did my CA articles from Ernst & Young (EY). After working for few years in a manufacturing sector I then moved to the Asset Management Company (AMC) sector in June 2006. My last job was also at another AMC – NBP Funds.

## **Q3. What is more important to you: maintaining clients or growing the business?**

It is a well known business rule that acquiring new customers is more costly than maintaining existing customers. This is because acquiring new customers involves research, sales, as well as marketing efforts. It is better to channel your effort into maintaining excellent relationships with your existing customers in order to gain their loyalty, that way they will indirectly help you in research for new customers by remaining your client and still pay for your products/services.

## **Q4. Tell us about the teams you've directly managed and how you built them?**

Commitment is the key for me. I give my team authority with responsibility. I also try to make sure they grow in their careers and move up the ladder. I believe that in a challenging environment like ours, its only through sheer commitment that can lead us to a win-win situation for the organization and the individual.

## **Q5. How do you usually spend your free time?**

It's mostly spending time with friends and family, going out for dinners and movies. By the way, I also truly enjoy travelling and discovering new places.

# Annual Mango Party

20th July, 2018



Al-Ameen Financial Services  
IttehadIC



STSM-Karachi



STSM-Karachi



STSM-Karachi



# Annual Mango Party

20th July, 2018



Parsa Towers - Karachi



DHA IC-Karachi



DHA IC-Lahore



Peshawar IC



# Annual Mango Party

20th July, 2018





# *Independence Day*

Celebrated on 13th August, 2018

“



”



# *Independence Day*

Celebrated on 13th August, 2018

“

FAISALABAD IC



AL-AMEEN FAISALABAD IC



JHELUM IC



RAWALPINDI IC



ISLAMABAD IC



AL-AMEEN ISLAMABAD IC



”



# GroupFie Competition

August 2018

“



”



# Travelogue

## Memorable Trip to Kallar Kahar

So, the journey started from the door of Al-Ameen, Lahore office. This trip was basically the idea of Al-Ameen team, specifically managed by Aamir Niazi (Area Manager). It was just a one day trip.

We all were very excited to see the beautiful natural waterfall and lake Neela Wahn, which was discovered few years ago near Kallar Kahar. Neela Wahn has another beautiful name, called **"Chashma-ab-e-Shifa"** because of its crystal clear water. The lake was almost 300km away from Lahore through the motorway.

We all had to meet up at 8am sharp outside the office and luckily we all had reached on time. After a long two-hours drive, the alarms were going off in our stomachs due to emptiness, and so we stopped our van at the SUKHEKI SPOT.

There we were served amazing tea and some snacks and believe me, that tea was not less than any energy drink. After 30 minutes, we turned our wheels again towards our destination. Throughout our trip we kept cracking jokes and played cards, and sang songs, which made our drive more beautiful. Then after 2 hours, we reached near our main point (the LAKE).



The real fun began when we had to walk through a very rough and tough track. It was approximately 1200ft down. After 30 minutes of hiking, we could feel half of our legs in the cold water of the lake. We also saw lots of crabs under the water. After getting tired of swimming, we were attracted to the smell of the delicious food, and yes our Bar-B-QUE was finally ready. With delicious chicken sticks in our hands, the cool wind and beautiful scenery, it literally felt like heaven on earth.

Later it was 5pm and we had to return back to our van before the sunset. With luggage on our shoulders, we all went back following the same route. This time we had to put in more effort than before, since we had to climb 1200ft and we all felt as if we were about to die, since we were extremely tired by now. So after one hour of hiking, we finally got to sit on the seats of our van. By 12 am we reached back home safely.

It was not just a trip, but an opportunity to see the signs of Allah.



**Contributed by Muhammad Salman**

Senior Wealth Manager - Islamic Investment

# *Annual Sales Conference*

September 2018

“



”



# Annual Sales Conference

September 2018

“



”



# Annual Sales Conference

September 2018

“



”



# Talent of the Quarter

## TV, Drama & Entertainment

### Assalam-u-alaikum!

Before going into my career details, I want to introduce myself a bit. My Name is Muhammad Ammar and I live in Nazimabad, Karachi. I did my graduation from the University of Karachi. I am the 3rd one in the family with 2 elder brothers and 2 younger sisters. I started off my career from a very early age by selling water balloons and then worked for Saeed Ghani as "Country Training & Exhibition Manager" for almost 10 years.

My short acting career started from going to different morning shows of famous celebrities like **Shaista Wahidi, Sanam Baloch & Fahad Mustafa** to represent and promote the **Saeed Ghani** brand and its various products.

There I met different directors and producers who offered me to join the media, which I had initially refused, but one of the Associate Director of HUM TV became my good friend and he kept encouraging me from time to time to get into this field.

That encouragement made my interest grow in the field of Media. From then on I contacted different coordinators of few channels and after few months of facing hardships, I finally got a chance to do a Mute Scene role (In mute scenes, you are like a back ground artist and need to remain



quiet). Then from there I got a breakthrough and a couple of opportunities to act in different Drama Serials for **ARY Digital, HUM TV, Express** and **Geo** as a Junior Artist. The dramas that I have acted in so far include *Khuda Mera Bhi Hai, Aapke Liye, Mera Aangan, Sita Baagdi, Meri Saheli Meri Bhabi* and many more.

I was getting in the media field quite aggressively, but all of a sudden my family was struck with some financial crisis and I had to put my passion aside. I then decided to join Al Meezan Investments as an **Investment Associate** and then moved to Al-Ameen Funds in April 2017 as **Senior Wealth Advisor**. Soon one of my colleagues introduced me to an app called TIC TOC in which you can post various clips. That somehow activated my acting genes again and I started posting short video clips of mine, and now alhamdulillah I have **5000 followers** in it. I always try my best to put in all my efforts to realize my dreams and turn them into reality.

I feel quite pleased to be working for such an esteemed organization and yet continue my passion for acting. So, this is a short biography of mine.



**Contributed by Muhammad Ammar**

Senior Wealth Advisor – Al Ameen

# *Annual Picnic Non Sales Team*

Karachi - 17th November, 2018

“

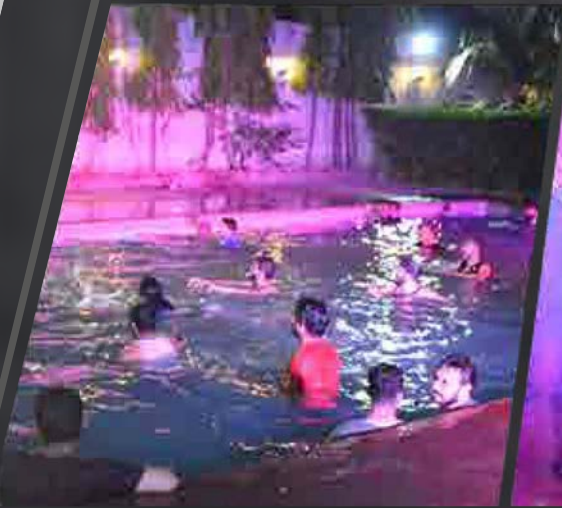


”



# *UBL Funds Sales Team Annual Picnic*

South Region - 2018





# *Al-Ameen Sales Team Annual Picnic*

South & Central Regions - 2018

“



”



Hello Everyone!

# Photography Contest

As promised, the picture of the winner of last time's photography contest, by Mr. Faysal Amin has been posted in our latest issue.

Congrats Faysal once again!

So this time around too, we will continue with our yet another exciting photography contest through which you can show off your artistic skills.

For this issue, the theme of our contest will be **"Photography of Cars"**. This can include all kinds of cars – old, new, any model, any color, etc.

The one who shares the most unique and exceptional photograph will get a chance to win **2 movie tickets**. By the way, the winner's as well as other selected pictures will get posted in the next issue of our Smart Mag too.

Now, start clicking your best pictures and share them latest by 18th February at [nasiddiqui@ublfunds.com](mailto:nasiddiqui@ublfunds.com).

## Other Selected Pictures



By Amir Inayat  
Hunza Valley, GB

By Mushahid Hussain  
Pir Achinar Karim Agency

By Aimal Faheem  
Shahi Bagh, IFS

By Neelam Aftab  
Hunza Valley, Giga-Saloon

## Nature Photography Contest - 2018

The Winner is Mr. Faysal Amin - Area Manager Al-Ameen IFS

# Save. Invest. Grow.

## Team Smart Mag:

**Edited & Compiled By**

Najwa Siddiqui  
Deputy Manager HR

**Other Contributors**

HR Team  
Marketing Team  
IT Team

**Designed By**

Farroukh Siddiqui  
Graphic Designer

call 0800-00026 | sms SAVE to 8258

[www.UBLFunds.com](http://www.UBLFunds.com) | [CustomerCare@UBLFunds.com](mailto:CustomerCare@UBLFunds.com)

Present on Social Media



Disclaimer: Any views or opinions expressed in this newsletter are those of the individual contributors and do not necessarily reflect the views or opinions of the employer/Company.