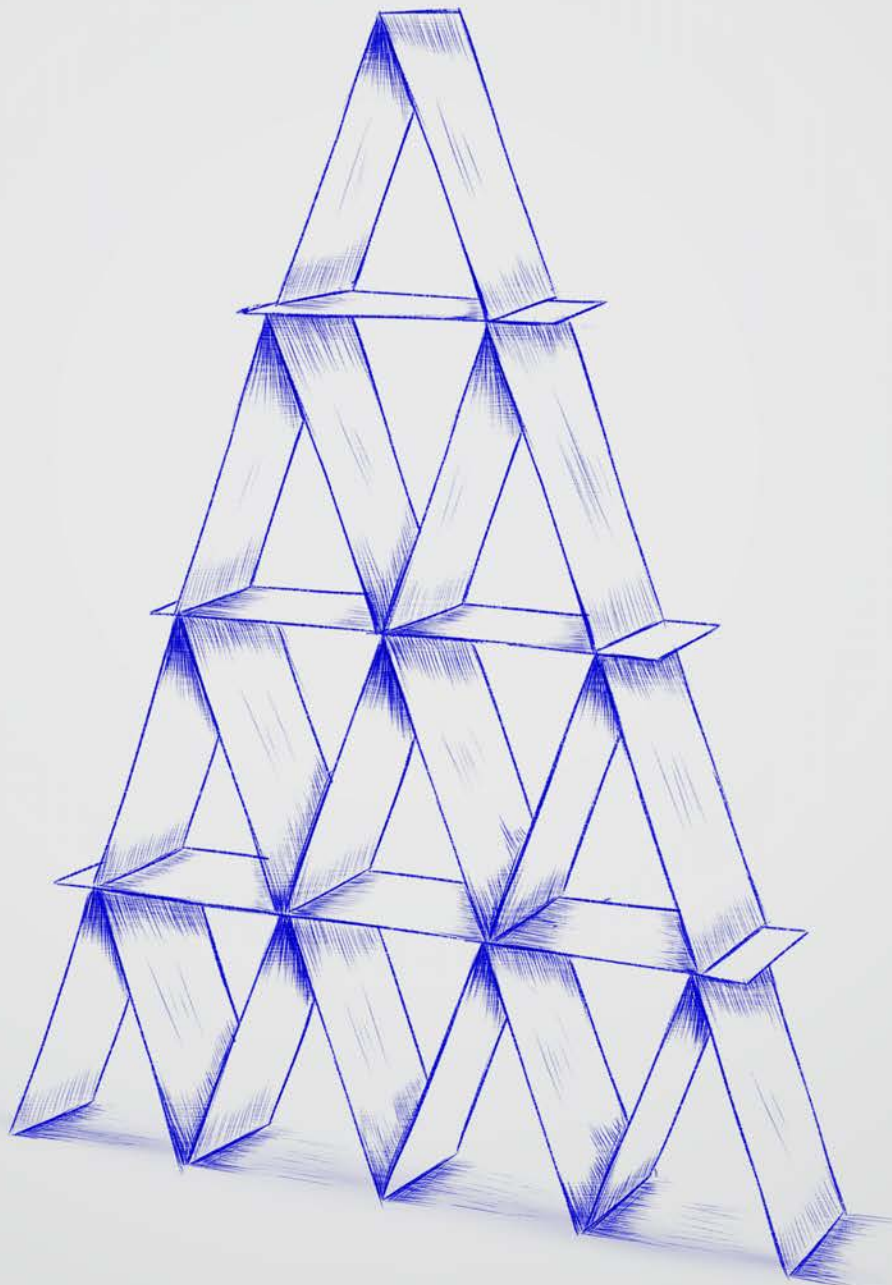




Employees' Newsletter

# SMART MAG

Issued by the employees for the employees





## Message from Our CEO

I would like to dedicate this message, this issue and this year to our colleague Akhtar Ali Soomro. Many of us know that in that polite, humble and soft spoken person lived a hero. A hero, who had the strength and courage to not burden his family, friends and colleagues with the gravity of the situation that he faced; he chose to face it alone.

His last conversation with me was less about his surgery and more about how and when he will resume work to finish pending matters. I will never forget how I had to dismiss him saying that 'this is not the time to worry about work.

### **Akhtar you are a hero**

A hero, who bore all his responsibilities to the very last, better than many of us do under normal conditions.

A hero who was so dismissive of any grief or sorrow, that he misled people around him on the gravity of the situation.

This is for Akhtar, a real life hero whose grace, dignity and honour, cannot be captured in a few lines.

We miss you my friend!

# Lunch with the CEO

A lunch with the **CEO** session was held on **27th June, 2018** at our office with colleagues from different departments of both UBL Funds and Al Ameen. It was a lively and an engaging session with insightful discussions about our business, new initiatives and company culture.



## Company News

# UBL Funds rating upgraded to AM1

JCR-VIS Credit Rating Co. Ltd. (JCR-VIS) upgraded the Management Quality (MQ) Rating of UBL Fund Managers Limited from 'AM2++' to 'AM1' with stable outlook on January 1, 2018. This rating denotes "Asset manager exhibits excellent management characteristics".

The rating upgrade of UBL Funds takes into account broad based improvement across key performance areas including investment management, fund performance, control framework and growth & diversity in Assets under Management (AUMs).

The rating upgrade reflects upon our vision for continuous growth in retail and corporate penetration along with robust management skills to make UBL Funds Pakistan a leading Asset Management Company in terms of its product offering and asset management quality skills.

Thank You for your support and trust.

AM1

Top most rating by JCR -VIS

UBL  
FUNDS

call 0800-00026 | sms CARE to 8258 | [www.UBLFunds.com](http://www.UBLFunds.com)

**Disclaimer:** All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the offering documents to understand the investment policies and the risks involved, Rating as per JCR-VIS.

Your Trusted Advisors - Now In  
**Mirpur Azad Kashmir!**

UBL Bank Commercial Center Branch,  
Bank Square Nangi Mirpur Azad Kashmir

**Call 0800-00026 | sms SAVE to 8258**  
**[www.UBLfunds.com](http://www.UBLfunds.com)**

# UBL Fund Managers announces the launch of “Al-Ameen Islamic Active Principal Preservation Plan-I”

UBL Fund Managers Limited (UBL Funds) announced the launch of Al-Ameen Islamic Active Principal Preservation Plan-I under Al-Ameen Islamic Financial Planning Fund-II on January 5, 2018.

The “Al-Ameen Islamic Active Principal Preservation Plan-I (AIAPPP-I)” is a Principal Preservation Plan under “Al-Ameen Islamic Financial Planning Fund-II” 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, 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-I 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).



**AIAPPP-I**

Ab karein stock market mai invest befikri ke saath!  
Al-Ameen Islamic Active Principal Preservation Plan-I\*\*

**Principal Preservation Now Possible**

call 0800-26336 | sms AMEEN to 8258 | [www.AIAmeenFunds.com](http://www.AIAmeenFunds.com)

**Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past Performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the 6th Supplemental to the Offering Document of AIAPPP-I, in particular the investment policies mentioned in Clause 2.2.24, and risk factors additionally mentioned therein, along with Offering Document of AIAPPP-I, in particular the risk factors mentioned in Clause 2.10, taxation policies mentioned in Clause 7 and Warning & Disclaimer in Clause 9, before making any investment decision. \*Principal preservation only applies to those unit holders who have held their investments till twenty four months and beyond till maturity of the plan from the date of investments. \*\*An Islamic Principal Preservation Plan under Al-Ameen Islamic Financial Planning Fund-II. The Plan will be dynamically allocated between Islamic Equity Component (up to 50%), Islamic Sovereign Income Component and Islamic Money Market Component by using the Constant Proportion Portfolio Insurance (CPPI) Methodology. Notes: Fund Category: Shariah Compliant Funds of Fund Scheme. Fund Type: Open-end. Term/Duration of the Plan: 30 Months. Offering Period Open for a limited time period only from 05-01-2018 to 05-03-2018 (tentative), both days inclusive as per 6th Supplemental Offering Document of AIAPPP-I. Investments may take more than a month to be deployed according to the allocation strategy.

**الامين فنڈز**  
al-ameen funds  
Managed by UBL Fund Managers Limited  
Rated AM1 by JCR-VIS Exhibiting Excellent Management Characteristics.

# UBL Fund Managers announces the launch of “Al-Ameen Islamic Active Principal Preservation Plan-II”

UBL Fund Managers Limited (UBL Funds) announced the launch of Al-Ameen Islamic Active Principal Preservation Plan-II under Al-Ameen Islamic Financial Planning Fund- III on March 20, 2018.

The “Al-Ameen Islamic Active Principal Preservation Plan-II (AIAPPP-II)” 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-II 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-II

Al-Ameen Islamic Active Principal Preservation Plan-II

### ONE PLAN... MULTIPLE BENEFITS

- ✓ Investment in Stock Market
- ✓ Shariah Compliant Investments
- ✓ Tax Rebates
- ✓ Halal Profit

### ALL THIS AND MORE WITH... CAPITAL PRESERVATION

call 0800-26336 | sms AMEEN to 8258 | [www.AIAmeenFunds.com](http://www.AIAmeenFunds.com)

Disclaimer: All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the Offering Document of AIAPPP-II, in particular the investment policies mentioned in Clause 2.3.13, risk factors mentioned in Clause 2.10, taxation policies mentioned in Clause 7 and warning in Clause 8, before making any investment decision. AIAPPP-II is Islamic Principal Preservation Plan under Al-Ameen Islamic Financial Planning Fund-II. Principal preservation only applies to those unit holders who have held their investments till twenty four months and beyond till maturity of the plan from the date of investments. The Plan will be dynamically allocated between Islamic Equity Component (up to 30%), Islamic Sovereign Income Component and Islamic Money Market Component by using the Constant Proportion Portfolio Insurance (CPPI) methodology. \*\*\*As per conditions mentioned under section 42 of F.O. 2001 and subject to minimum holding period of 24 months, holder's Fund Category: Shariah Compliant Funds of Fund Scheme. Fund type: Open-end. Term/Duration of the Plan: 30 Months. Offering Period: Open for a limited time period only from 21-03-2018 to 11-05-2018 (tentative), both days inclusive as per Offering Document of AIAPPP-II. Investments may take more than a month to be deployed according to the allocation strategy.

الامين فنڊز  
al-ameen funds  
Managed by UBL Fund Managers Limited  
Rated 4.81 by A3145 Exhibiting Excellent Management Characteristics

# UBL Fund Managers Announces the launch of “UBL Active Principal Preservation Plan-II”

UBL Fund Managers Limited (UBL Funds) announced the launch of UBL Active Principal Preservation Plan-II under UBL Financial Planning Fund on April 2, 2018.

The “UBL Active Principal Preservation Plan-II (UAPPP-II)” 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 till maturity of the plan.

UAPPP-II 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 Markets.



**Ab karein stock market mai invest befikri ke saath!**  
UBL Active Principal Preservation Plan-II

call 0800-00026 | sms INVEST to 8258 | [www.UBLFunds.com](http://www.UBLFunds.com)

**Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past Performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the Offering Document of UPPF, in particular the investment policies mentioned in Clause 2.2.24, risk factors mentioned in Clause 2.8, taxation policies mentioned in Clause 7 and warning in Clause 9, before making any investment decision. Capital preservation only applies to unit holders who hold their investments till twenty four months and beyond till maturity of the plan from the date of investments. \*A Principal Preservation Plan under UBL Financial Planning Fund. The Plan will be dynamically allocated between the Equity Component (up to 50%), Sovereign Income Component and Money Market Component by using the Constant Proportion Portfolio Insurance (CPPI) Methodology. Notes: Fund Category: Funds of Fund Scheme. Fund Type: Open-end. Term/Duration of the Plan: 30 Months. Offering Period open for a limited time only from 02-04-18 to 01-06-18 (tentative). Investments may take more than a month to be deployed according to the allocation strategy.



# UBL Fund Managers announces the launch of “UBL Financial Sector Fund (UFSF)”

UBL Fund Managers Limited (UBL Funds) announced the launch of UBL Financial Sector Fund (UFSF) on April 4, 2018.

The “UFSF” shall aim to provide investors long-term capital appreciation by investing primarily in a mix of actively managed portfolio of listed equities that offer capital gains and dividends yield potential preferably in the following sectors:

Commercial Banks  
Insurance Companies  
Leasing Companies  
Investment Banks / Investment Companies  
Securities Companies  
Modarabas



The graphic features a central illustration of a blue cloud-like shape containing a line graph, a pie chart, and a clock. To the right, the UFSF logo is displayed above the text "UBL FINANCIAL SECTOR FUND BEHTAR SARMAYAKARI BEHTAR RETURNS". At the bottom, contact information is provided: "call 0800-00026 | sms INVEST to 8258 | www.UBLFunds.com". The UBL FUNDS logo is in the bottom right corner.

**UFSF**  
UBL Financial Sector Fund

UBL FINANCIAL SECTOR FUND  
**BEHTAR SARMAYAKARI  
BEHTAR RETURNS**

call 0800-00026 | sms INVEST to 8258 | [www.UBLFunds.com](http://www.UBLFunds.com)

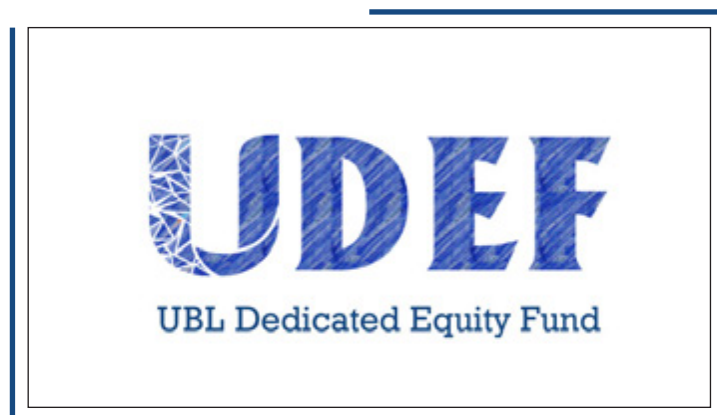
Disclaimer: All investments in mutual funds are subject to market risk. The value of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the Offering Document of UFSF, in particular the investment policies mentioned in Clause 2.1.1, risk factors mentioned in Clause 2.8, taxation policies mentioned in Clause 7 and warning in Clause 9, before making any investment decision. As per conditions mentioned under section 62 of RO 2001 and subject to minimum holding period of 24 months.

**UBL**  
FUNDS

# UBL Fund Managers announces the launch of “UBL Dedicated Equity Fund (UDEF)”

UBL Fund Managers Limited (UBL Funds) announced the launch of UBL Dedicated Equity Fund (UDEF) on May 3, 2018. This Fund is Perpetual and is open for subscription only for conventional Fund-of-Funds Schemes.

The “UDEF” has an investment objective to provide other conventional ‘Fund of Funds’ schemes an avenue for investing in Equities.



# ASSF Wins International Recognition on its performance of 3 Years and 10 years by Thomas Reuters Lipper Fund Awards

The Multi-Award winning fund “Al-Ameen Shariah Stock Fund (ASSF)” has proven once again its ability to provide consistent strong returns to its investors and is now the new leader in the Islamic Funds market.

UBL Fund Managers, Pakistan’s leading asset management company wins international recognition and brings home the Thomson Reuters Lipper Fund Awards in the “Global Islamic” category for both 3 Years and 10 Years.



**A NEW WINNER  
HAS EMERGED  
IN ISLAMIC  
EQUITY FUNDS**

**UBL FUNDS** | **الامين فنڈز**  
al-ameen funds  
Managed by UBL Fund Managers Limited

call 0800-26336 | sms AMEEN to 8258 | [www.AIAmeenFunds.com](http://www.AIAmeenFunds.com)

# Live Facebook Sessions @ UBL Funds

**"Be greedy when others are fearful"**

Warren Buffett

**Follow-up Session on  
Stock Market Outlook**

By **Mr. Yasir Qadri.**

Friday 19<sup>th</sup> Jan 2018 | 4:30 PM



facebook **LIVE**



**Save Upto 50% Taxes On Your Income**  
with Mutual Funds & Pension Funds

facebook **LIVE**

By Chief Business Development Officer UBL Fund Managers

**Mr. Zeeshan Quddus**

Friday 9<sup>th</sup> Feb 2018 | 4:30 PM



**Stock Market Outlook**

Market Insights & Financial Advice

facebook **LIVE**

By Head of Research UBL Fund Managers

**Mr. Farhan Bashir**

Friday 30<sup>th</sup> Mar 2018 | 4:00 PM



# Bank Account Update via UBL Funds SMART Savings App

## “Changes call for innovation, and innovation leads to progress ~ Li Keqiang

Service innovation can provide an effective way to create sustained competitive advantage for a company. New innovative services are introduced to provide ease to the customers, as a company will be rewarded with gratitude and devotion of the customers, only when the focus is on their needs.

UBL Funds launched one of the new features of SMART Saving App called, **Bank Account Update**. This service ensures the promotion of Go-Green mission to engross the customers towards value added services and deliberately excludes all physical means.

### How to use:

Install UBL Funds Smart Savings App and follow the simple steps to update the bank account within 1 business day.

- 1 Log in to **SMART** Savings App
- 2 Go to **My Profile**
- 3 Tab **My Account Information** & **Marker Icon**
- 4 Select your **Bank** and enter **Bank Account No**
- 5 Verify Bank Account details & Make **Bank Account Default** for
- 6 Enter **TPIN** and **Submit**

The purpose is to encourage and push our clients further to channelize our non-physical means for their own convenience and freedom.

Let's promote the E-Z way ... the **GO-GREEN** way!

**Contributed by Aniqra Ikram**  
QA Officer

# In Conversation with Umair Ahmed

## Chief Financial Officer



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

Hello everyone. I was born and raised in Karachi. I was a naughty, yet a smart kid during my school days. I did my schooling from CAA model school and Intermediate from DJ Sindh Government Science College. I am the eldest amongst my siblings, with one sister and a brother, both living abroad now.

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

I started my professional career with Deloitte as an Audit Associate. During my tenure of five years with Deloitte, I examined the financial systems and internal controls of numerous organizations, both local and international. In Deloitte, I grew from an Associate to a Senior and then Supervising Senior. It was a tremendous journey, and while I was making the transition I learned and understood, at a deep level, the operating business and cultures of different organizations.

The next challenge was taking my experience in public accountancy into financial controller role with MCB Asset Management which later became MCB-Arif Habib Savings and Investments Limited (MCBAH). During that role, I adapted myself to the perspective of being an auditee, where our internal controls and financial systems were continuously being scrutinized by the regulator, external auditors and the internal auditors. During my time at MCBAH, I grew from the role of a financial controller to a CFO, leading the overall finance, accounting and operation function of the Company. I can proudly say that I left their Finance department in a much better shape than it was when I joined the organization. I then joined PIA Investments, a hospitality investment arm of Pakistan International Airlines. It was a brief stint, but involved extensive international travelling that really improved my interpersonal skills.

I joined UBL Funds in June 2016 and so far it has been a fascinating journey.

### **Q3. In your opinion, what is required in order to become a successful CFO?**

Finance professional career journey can be split into two distinct parts. The first comprises of early to mid-career stage, which is relatively easier with fast paced learning and growth and second, mid to late career stage, which however, is complicated and narrow. Growth opportunities are few due to tough competition. Learning path for further development is unclear and not structured.

For further growth and transition, from an accountant to a business leader, requires leadership talent, strategic mindset, hard work and efforts. You must develop a holistic mindset and deeply understand the value creation model of your business. You must plan and make conscious efforts to learn and practice leadership skills and develop strategic thinking.

In today's high performance businesses, it's not only about Shareholders value; most value is created by the customers, employees, technology, leadership and culture. These value creating assets are not even recorded in the financial system. Try to demonstrate your understanding and recognition by creating KPIs and scorecards to measure the financial and non-financial value created in your business.

For becoming a successful CFO, developing an entrepreneurial thinking and focus to create massive value for your business is also very important. Rather than working alone in silos, one needs to identify and create projects to work together with non-finance business partners. You need to become a go-to person for creating solutions across the organization.

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

Chartered Accountancy is an amazing qualification. By the time you complete your professional education you get a hands-on experience of managing team with varying skill set and background, as part of audit assignments. My management style has always been inclusive and leading by example. As they say, tone is set at the top. I never shied away from working alongside my team in order to keep my team motivated, and that has always helped me develop a team that is willing to go an extra mile, whenever we need them to deliver. An effective team leader would always focus on clarity, accuracy and thoroughness in communication; provide them with a pleasant place to work, offer opportunities for self-development, foster collaboration within the team and most importantly, delegation of work.

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

I wish it was not expected to write here about my free time; however I love to read books and articles and love to watch Ted talks, etc. Well, when one is working in an industry, you need to work out your free time. It is not always available to you. So, whenever I get some time off, I hang out with my friends or plan a small travel or may be watch all pending movies and seasons.

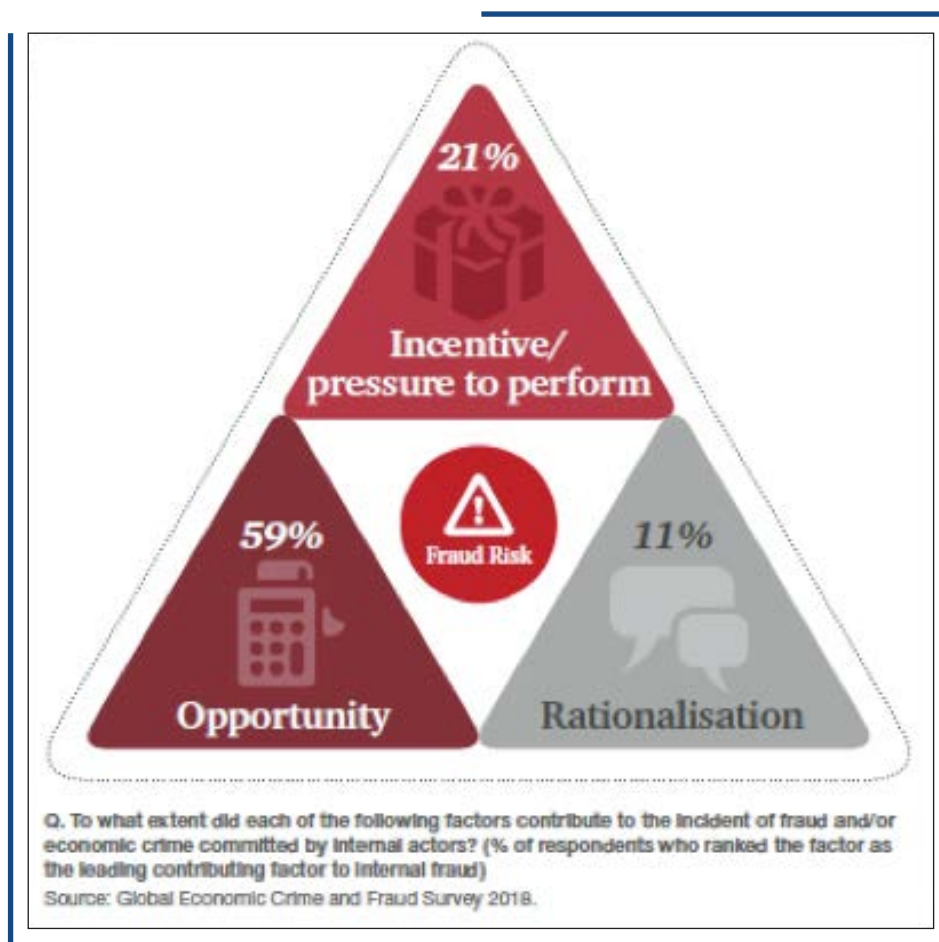
# Whistle Blowing & Detection of Fraud?

Today, fighting fraud has globally become a core business issue. Long gone are the days when it was viewed as an isolated incident of bad behaviour, a costly nuisance, or a mere compliance issue. That's because the scale and impact of fraud has grown so significantly in today's digitally enabled world.

## Looking for Fraud in The Right Places

PwC's Global Economic Crime and Fraud Survey 2018 revealed that a significant increase has been seen in the share of economic crime committed by employees (internal factors) from 46% in 2016 to 52% in 2018.

## The Fraud Triangle: What Makes an Employee Commit Fraud?



## Symptoms of Potential Fraud

<ul style="list-style-type: none"><li>• Overly dominant senior executives with unfettered powers.</li></ul>	<ul style="list-style-type: none"><li>• Implausible explanations as to surpluses, or projections that is "too good to be true".</li></ul>
<ul style="list-style-type: none"><li>• Frequent changes in finance, other key personnel or auditors.</li></ul>	<ul style="list-style-type: none"><li>• Organizations "bucking the trend" or significantly outperforming the competition.</li></ul>
<ul style="list-style-type: none"><li>• Individuals with lifestyles or habits potentially at variance with the remuneration they receive.</li></ul>	<ul style="list-style-type: none"><li>• Aggressive accounting policies and frequent changes thereto.</li></ul>

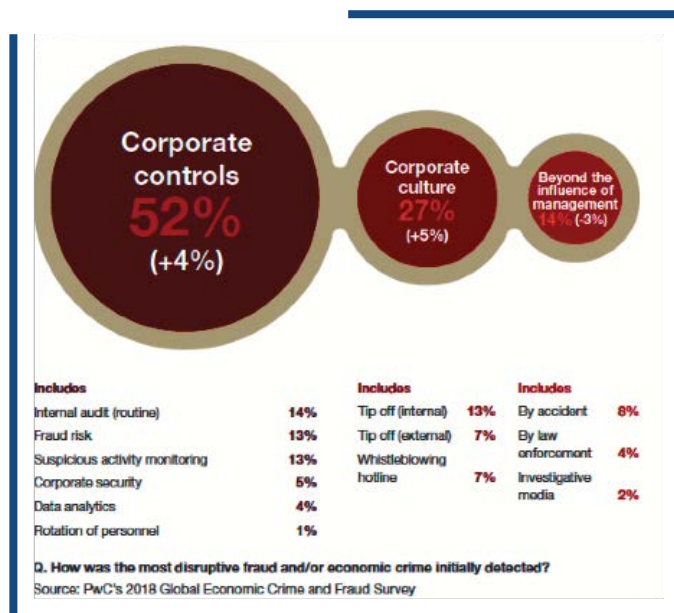
# PwC's Global Economic Crime and Fraud Survey 2018

## Just over half of the most disruptive frauds were detected by corporate controls

### What Motivates Employees to Commit Fraud?

There are many reasons why employees commit fraud. These are the most common ones:

- Living beyond means
- Overwhelming desire for personal gain and wealth
- High personal debt
- Close association with customers and or suppliers
- Pay not commensurate with job



### How Can I Tell if Another Person is Committing Fraud?

If a co-employee seems to be living beyond his or her salary or combined salary with his or her partner, that is usually the most common indicator of fraud or a red flag. You notice that they live beyond their salary if (potential indicators):

- They provide continuous lavish entertainment to friends and colleagues
- They have Luxury Life Styles i.e. Luxury cars
- They like to work alone, and work late
- Their lifestyle upgraded without justifiable source of income
- They have holidays in expensive destinations
- Their children are studying in expensive schools without justifiable source of income
- They give auditors unreasonable deadlines to complete their work

PwC's Global Economic Crime and Fraud Survey 2018: **Asset misappropriation, consumer fraud and cybercrime were the most frequently reported frauds across industries.**

However, one of a company's biggest fraud blind spots – and biggest threats – is often not to do with its employees, but rather the people it does business with. These are the third parties with whom companies have regular and profitable relationships: agents, vendors, shared service providers and customers.

## What is Whistle Blowing?

Whistleblowing means that one blows a whistle to alert others to a misconduct that has taken place or is taking place in a company. Whistle-blowing is important because it can be seen as serving as an early warning system to avert possible risks to any company.

Some of the instances of unethical practices/improper activities which are required to be reported or for which whistle should be blown are:

• Theft	• Insider Trading
• Unethical practices	• Corruption or Bribery
• Fraud	• Financial Statement Misrepresentation
• Violation of Regulations and Code of Conduct	• Inappropriate or lack of controls

## Whistle Blowing- An Indispensable Tool of Ensuring Good Corporate Governance Practices in Spirit:

Whistle blowing plays a critical role in implementing Corporate Governance Practices and safeguarding the company and its stakeholders from inter alia risk of fraud, misappropriation of assets, loss of reputation and imposition of regulatory penalties. Whistle Blowing is speaking out on Malpractices, Fraud, Misconduct or Mismanagement.

## Barriers to Effective Whistle Blowing:

-- <b>Operational</b> – Is the whistle blowing policy and process in place within the organization? YES, at UBL Funds we have a Whistle Blow Policy in place approved by the Board and Frequently Asked Questions (FAQs) to help the staff to know what to do, what to look for? Do the hotlines and reporting lines actually work? YES the telephone hotline and email is in working condition. UBL Funds would be focusing on enhancing awareness on Whistle Blows through live sessions and other mediums such as corporate announcements, communications through e-mails, I-portal and Whistle blow desktop page.	-- <b>Emotional</b> and <b>Cultural</b> – Whistle blowers are commonly viewed as sneaks and gossips. This perception can make it difficult to blow the whistle even though individuals recognize that it is good for the company, employees, shareholders and other stakeholders. UBL Funds through its awareness sessions and communication will reinforce the cultural values and clear the perception about reporting whistle blows.	-- <b>Fear</b> – Potential whistle blowers often fear reporting incidents to management. Areas such as legal protection, fear of trouble and potential dismissal all play a part. Retaliation against someone who has reported a wrongdoing in good faith is subject to appropriate action. Harassment or victimization of the whistle blower will not be tolerated and Internal Audit and Management will ensure protection of the Whistle Blower.
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## Contributed by Aly Osman

Head of Internal Audit & Company Secretary

# Job Fair 2018 - Karachi



Job Fair at Iqra University – Defence View Campus 13<sup>th</sup> Feb, 2018



Job Fair at Mohammad Ali Jinnah University (MAJU) – April 26, 2018



Job Fair at ICAP House – Feb 27, 2018



Job Fair at Bahria University , Karachi Campus– 3<sup>rd</sup> May, 2018



Job Fair at Forman Christian College – Feb 28, 2018

# Women's Day



# Town Hall 2018

UBL Funds & Al-Ameen Funds' Annual Town Hall 2018 event was held on 3rd March at Arena Club, Karachi. Over 300 employees attended it making it a huge success!

The event was successfully hosted by Mirza Abrar and Sana Khan. During the event, presentations from the HODs of different departments were delivered to discuss the overall Company performance. This was followed by award ceremonies, live singing performances, scrumptious lunch and some exciting games for all our employees.



# Curious Minds!

Information Security Awareness Session by  
Syed Mubbashir Mahmood - Feb 16, 2018



# Curious Minds!

Special Fire Fighting & Awareness of  
Emergency Evacuation Drill Training by  
Dr. Muhammad Tariq Saifullah - 14th May, 2018



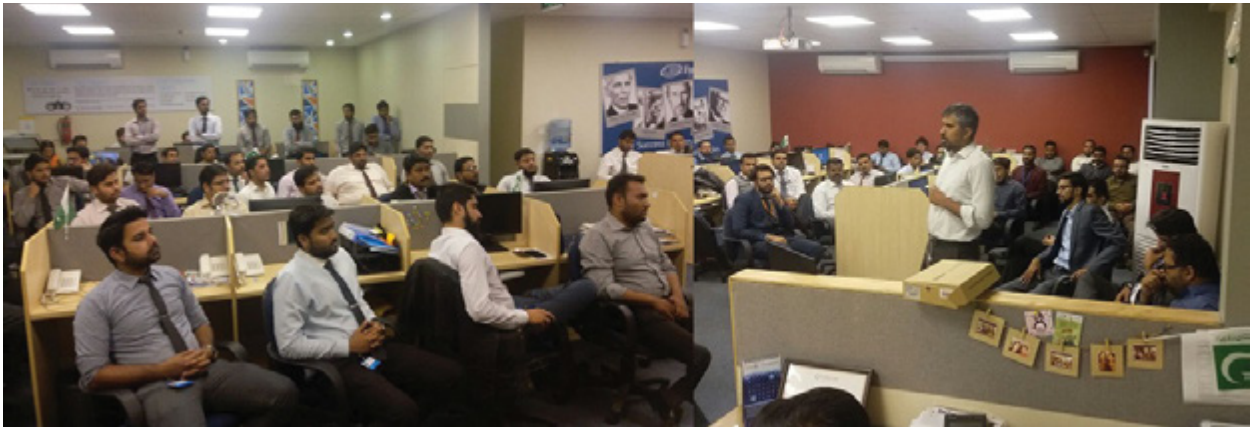
# Curious Minds!

Office Boys' Training on "Personal Grooming, Hygiene and Service Etiquettes" by Najwa Siddiqui - June, 2018



# Curious Minds!

FMR Session- Feb 2018, Karachi



FMR Session- May 2018, Karachi



Financial Sector Fund Training- Jun 2018, Karachi



# Travelogue



The Treasury (Al-Khazna)



Monastery (Al Dayr)



With my Dad

## PETRA, JORDAN a World of Stone Masterpieces

It all begins after we landed in Amman, Jordan to spend the winter vacations with my sister who is currently stationed there in the United Nations. The journey from Amman to Petra is a four hour drive through a desert highway.

After a two hour drive there is a stopover at a traveler's inn namely **Mid-Way castle**. Apart from a restaurant, it also is a shoppers' paradise as there are some of the most beautiful souvenirs that could be taken home as a memoir. I managed to grab a rather expensive but a beautiful medieval chess set. Furthermore there is a section with a wide variety of **Dead Sea** products such as lotions, soaps, scrubs, creams, etc. No worries if a single visit there is not enough, as you will be making a stop there on your way back as well.

Now let's move on to the main leg of the Trip. After another 2 hour drive, we landed in the new city of **Petra** where we were required to check in to a hotel. We chose **Petra Quattro Hotel** for its huge rooms and close proximity to the ancient part of the town. For dinner, we walked downhill to a delicious restaurant called "My Mom's Recipe". The traditional Jordanian **Mansaf** was divine. By the way, due to its heaviness the Mansaf always carries the warning of not operating any machinery due to its sedation tendency.

The next morning we finally set off for our journey to **Main Petra**. After getting the tickets at the entrance we visited the museum to get a taste of what the entire journey would be like. There were souvenir markets here as well. As we entered the ancient city we were graced by enthralling set of caves carved naturally in stone. These were once home to all the nomads and our local tour guide was one of them.

The entire city trip is four hours long, mainly on foot. Although there are facilities available for the aged and the easily tired people, in the form of horse carts and camel rides.

Rest assured that you will never get bored at any stage of this excursion. The beautiful ancient stone carvings will never cease to amaze you.

When in the ancient realm, one can feast their eyes with the stunning multi-colored weathering impacts on rocks, ancient reservoirs and wells, the amazingly maintained treasury building, the mini court room, the amazing thousand steps leading to the ancient monastery, etc.

At a far distance uphill, one can see the **tomb of Prophet Aaron (AS)**. There are cafes within the ancient city as well. And yes, the **Arabian coffee** is to die for there.

An important point to remember, one should conclude the journey by returning to the main city gate via the traditional donkey back ride – which is an everlasting experience.

All in all, it was an experience of a life time to remember for generations to come.

### Contributed by Omar Mukhtar

Deputy Manager – Risk Management



Mid Way Castle - Petra



MANSAF- My Mom's Recipe Restaurant, Petra



Stone Carved Caves - Petra

# Talent of the Quarter

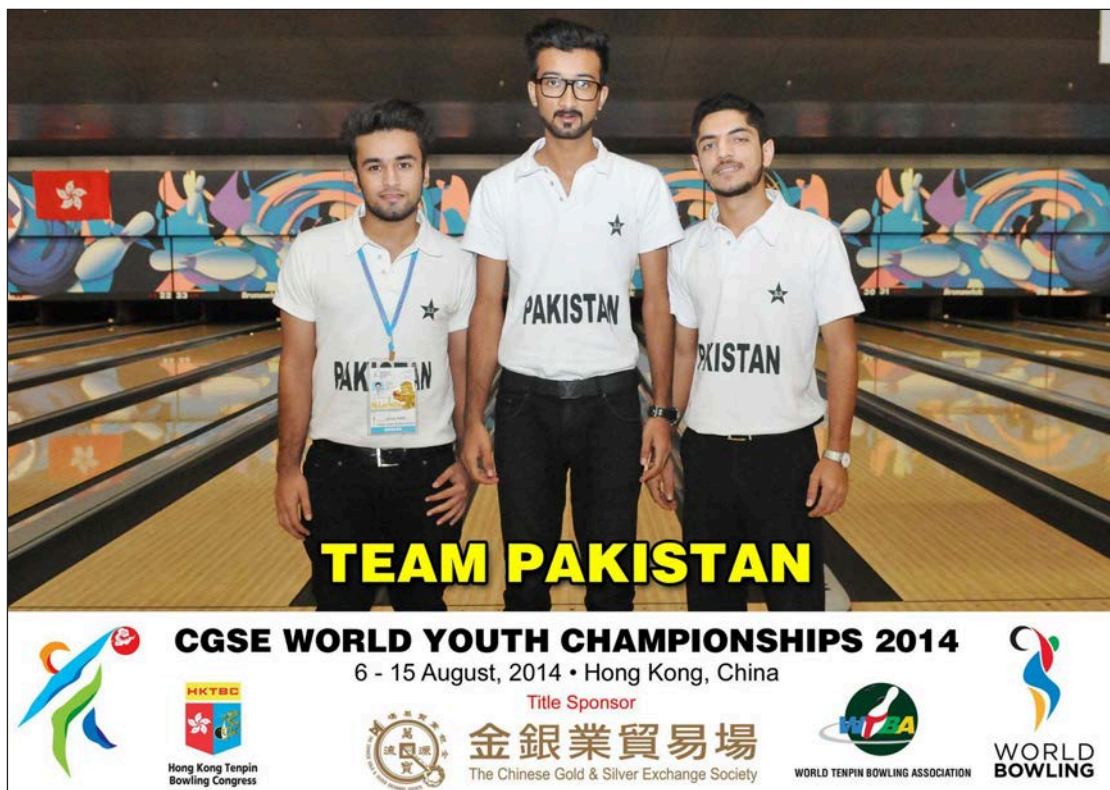


It still seems like just yesterday, my interest for bowling started way back in 2006, when my father used to go every weekend with his friends for bowling. Though the sport of bowling is being played since 1950s, but it was something very new for us. Luckily, a bowling alley had opened just near our house and I still remember how I was only allowed to play one game while my father and his friends used to play for good 3 hours. I used to watch them play and later I realized I wanted to play with all my father's friends too. The entire week I used to wait for Saturdays to play. I played my first Under 15, in a 2006 event, where my father was forced by his friends to get me registered. It went horrible. The first two years were almost the same, one game a week and then I would sit back and watch the rest complete their games. The craze for this sport had already started as I played an Under 18 along with Under 15, where I grabbed the 2nd place and finished in both the categories, just after a year I had started playing. I still remember when I scored my first 200+ score for which I was awarded free games from the club itself.

I had the opportunity to play 3 Under 18 events for 3 years, out of which I was placed 1st the two times. It took time for me to realize that I was capable enough to play amongst the top players of the country. I had also qualified to play Amateurs' events for the next 2 years, where I was leading all the way. But sooner or later, I felt that this is not going to last for too long and I was out of the bowling scene for some time until 2013, from where the actual journey of being one of the top players of Pakistan began.

In 2013, the twist came when the National Bowling Championship was being held, which I got to know through advertisements from the organizers. My father was not in favor of me participating; because he felt that I stood no chance, after all it was at a National level, where all the top players from Pakistan would be in action. So, I convinced my mother, for letting me participate as I was so excited to play amongst them, which I had dreamt from an early age. For me participating in the event meant nothing to lose, as I was already aware that I was not very well known since I was out of the sport for 2 years. However, a miracle took place, when the 4 day National Championship came to an end, and I was crowned the youngest ever in 2013 to win a National Title and they booked my place to represent Pakistan in Hong Kong the following year. I still remember how much my father was excited to see my achievement, which we both knew was hard to accomplish.

# Talent of the Quarter



I still remember the time when I wore my Green Blazer, that feeling is really hard for me to describe. I was representing my country and the nervousness was there. I must say, the first event is always a tough one. I used to watch bowling videos on the Internet and YouTube, where I found 2 handed sensation Jason Belmonte from Australia (currently World No # 1 bowler). His style of playing was quite different from all the other players around the world at that time, but now it's one of the most popular one in this era. I took inspiration from him and spent most of the time googling stuff about everything that he did. I changed my style too to two-handed, and introduced that in the country, which took me about 6 months to get a good grip over it, and before I knew it, I was named for another tour in Russia to play again. Till now, I have represented Pakistan in different occasions, going from Russia to USA to Qatar to Thailand and my just recent event in Dubai where I became the first Pakistani ever to play the quarter finals in a major competition.



The hard work is definitely there and I am dedicated towards this sport. In a span of just 4 years, I have won numerous National events and Provincial events and now hold the honour to be one of the top players of the country. Making my name at the International level has always been my aim since my first selection and it is true, that good things do take time to happen. I am only striving for the best; it was always my dream to represent my country which turned out to be a reality. My only goal now is to win at the International level and see my country's flag raise in front of the whole world. You can also follow me on [www.facebook.com/suriaofficial/](https://www.facebook.com/suriaofficial/) for updates regarding my bowling career.

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