



EDTC GRASSROOTS UNIVERSITY OF LIFE (Learning to learn HOW – Real Life Action Learning)

*"If we give you fish we feed you for one day.
If we teach you how to fish we feed you for life"*

The above philosophy has been adopted by EDTC from the outset in 1994. EDTC has a franchise system to teach people how to fish, **providing** people wish to learn how to fish. If people do not wish to learn how to become prosperous, self-reliant and financially independent, then obviously there is no work for EDTC and therefore EDTC is not required. As the saying goes, "You can lead a horse to a river but you cannot force it to drink". EDTC wants to teach people how to fish, to become rich, but EDTC cannot force people to learn HOW to successfully play the Game of Life, the Game of Money & the Game of the RICH.

Reasons for the EDTC philosophy to develop viable people are as follows:

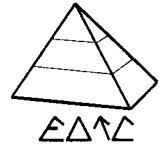
- How can people be self-reliant and financially independent if we allow others to catch fish for them?
- How can people learn how to fish if we deprive them of the opportunity to try and practice how to fish?
- If we don't even try to learn how to fish, then subconsciously we are saying "Mi-nonap".
- If we give people fish, it means we are rewarding dependency, which is incorrect behavior.
- If people don't learn how to fish, it means slavery for life.
- If people don't learn how to fish, it means poverty for life and maybe forever from generation to generation.

But what do we mean by "learning how to fish".

- Wealth use to be based on the ownership of Land – Agrarian Age (Physical labour).
- Then wealth was based on the capacity to make things – Industrial Age (Physical skills & labour).
- Now it is based on knowledge and the ability to use that knowledge – Information & Technology Age (Mental skills & knowledge-based labour).

Learning how to fish means learning spiritual, mental and physical skills, it means learning how to organize & use resources to add value to self & others. It means learning how to live successfully (prosperously) by learning how to play EDTC reality games:

- (a) The Game of Life -- to be free to become who you were born to be and to be your very best.
- (b) The Game of Money -- how to rollover money and how to determine profits, if any.
- (c) The Game of the RICH – how to organize & use resources to become financially rich;
- (d) From Micro enterprise – the family unit, to
- (e) Small enterprise
- (f) Medium enterprise, and
- (g) Large enterprise



Learning to learn “HOW” includes:

- (a) Learning the rules (knowledge) of each game.
- (b) Learning physical & mental skills
- (c) Learning what resources are needed
- (d) Learning how to organize those resources.
- (e) Learning how to use those resources.
- (f) Learning successful strategies – how to score.
- (g) Learning how to develop teamwork.
- (h) Learning how to experiment.
- (i) Learning how to practice mental & physical skills.
- (j) Learning how to calculate “scores” or results
- (k) Learning how to write up scoreboard
- (l) Learn how to assess performance (post-mortem) in order to improve future performances and to repeat successful performances. Why were we successful? Can we systemize the process so that we can produce consistent, quality & quantity of supply?
- (m) Learning how to make mistakes (start small) and learn not to make the same mistake again.
- (n) Learning how to innovate – new ideas, new process

LEARNING to learn HOW is a five way process:

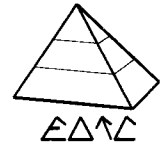
1. What do we wish to learn? What do we wish to achieve? What are the challenges?
Determine Goals.
2. Stock take – What is the reality today – what have we achieved, what resources do we have, what are our strengths and weaknesses, what do we need?
3. How many ways to do it? Ideas – the more alternatives the better
4. Experiment to find out which is the best way
5. Analyze results

The EDTC reality “GAMES” must be played from the family to the market place to the Executive Boardroom in order to be successful and become RICH in life.

A viable person who is self-reliant & financially independent is totally free. He is not dependent on anyone to help him in life.

If we look back to history, not one colonizer, to my knowledge, have tried to teach the “colonized” how to fish – how to learn how to become rich. By and large they have only developed a working class for their benefits. Therefore the education system was primarily designed to educate a work force to provide cheap labour for the business class. Since colonization in 1884, every effort has been made to maintain the status quo. Third World countries have remained on the periphery of the Capitalist system as the working class and practically no effort has been made to develop an entrepreneur class. The working class has only the knowledge of the working class. Unfortunately the majority of people do not realize that they do not have the “rich” knowledge and experience of the business or entrepreneur class. It is no wonder more than 90% of all new businesses fail in the first 5 years – in the whole world.

Business development is not the same as entrepreneur development.



Business development develops viable businesses but businesses will always require viable people to sustain and manage it profitably and successfully. Therefore if we do not develop viable entrepreneurs, we will always be dependent on outside help.

EDTC Franchise is not a system to develop Trade Stores, Supermarkets, McDonalds, Big Rooster or Avis-Rent-A-Car etc, which sell goods and services.

EDTC Franchise is a “Learning to learn HOW” system to develop people to a competent stage where they are able to design, operate and manage their own trade stores, supermarkets, chicken farms, piggeries, plantations, Church, Institutions, Government and other businesses successfully.

In fact the EDTC Franchise is an action learning system, through coaching, to **learn HOW** to become rich – physically, mentally, spiritually, emotionally and financially. The action learning system needs to be institutionalized through a Grassroots University and the home is a campus (PV HomeSchool); the market place is a campus; the plantation is a campus; the chicken farm is a campus; the trade store is a campus; the processing factory is a campus; the office is also a campus, the government is a campus and the Church is a campus.

However the “campus” is only a work place for the person to learn HOW to become RICH in whatever chosen field, portfolio or project, to develop RICH HABITS.

A New Culture of Learning & the Learning Organization

Have you ever wonder why people have no solutions to problems or challenges? Practically every day we read in the media about problems, some of which include:

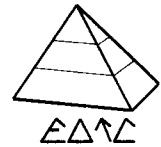
1. Unemployment
2. Law & Order
3. Broken homes & broken marriages
4. Business failures
5. Poverty alleviation
6. Rich country – poor people

The list is endless. On the other hand we make plans every year. We have destinies, mission statements, objectives, goals, components, tasks etc. We know what we want but do not know HOW to get there. Action to achieve our goals seems to be impossible. WHY?

We believe the main reason is that we have never been taught to learn how to learn how to achieve results. The current education system by and large, imparts knowledge but does not teach us HOW to organize & use knowledge and other resources.

If we are to develop human capital, we need to embrace a learning to learn culture in every level of society. We need to promote & instill a lifelong “action learning mentality” in all organizations and institutions, in order to become successful in whatever we decide to pursue – a career, a profession, a pastor, a housewife, a businessman etc. There is no ending to learning if we are to become rich and stay rich – physically, mentally, spiritually, emotionally & financially.

The learning organization can mean three things. It can mean an organization which learns or an organization which encourages learning in its people or both.



A learning organization needs to have a formal way of asking questions, seek out theories and ideas, testing them through experiments and conducting post-mortem analysis upon the results. Top executives have to be the ones who ask questions, seek out ideas and test the best of the ideas and then deliberately assess the outcome.

The learning organization is clear about its role, its future, has goals and is determined to reach them.

- ✓ What are the organization's strengths & talents?
- ✓ What are its weaknesses?
- ✓ What sort of an organization does it want to be?
- ✓ What does it want to be known for?
- ✓ How will its success be measured, by whom and when?
- ✓ How does it plan to achieve it?

The answers, for most organizations, must start with the customer or the client – Who are they, what do they need, what do they want, how can we know for sure? Without customers no organization has the right to exist.

Intelligent action learning organizations want everyone to learn always, and bend over backwards to make that obvious through learning subsidies, rewarding performance, constant celebrations of achievement and sincere “care” for people. Forgiveness is not easy without that unconditional love and care we normally feel for our children no matter how naughty they have been. People will not risk learning with people they do not trust or genuinely care for. A culture of excitement, of question and experiment, of exploration and adventure cannot survive under a reign of fear. Love, Faith, Hope and Care are what every individual want and need if they are to learn and grow. People crave for love, attention, recognition, care, fulfillment, praise, and understanding. This is the kind of culture we must embrace if we are to develop a successful learning organization.

There are ten major stumbling blocks in the Supply Driven culture that must be eradicated if the learning organization is to succeed.

1. Regard any new idea from below with suspicion – because it is new and because it is from below in the pyramid structure.
2. Insist that people, who need your approval to act first, go through several other levels of management to get their signatures.
3. Ask departments or individuals to challenge and criticize each other's proposals.
4. Express your criticisms freely and withhold your praise. Let them know they can be fired anytime.
5. Treat problems as a sign of failure.
6. Control everything carefully.
7. Make decisions to reorganize or change policies in secret and spring them on people unexpectedly.
8. Make sure any request for information is fully justified and that it isn't distributed too freely.



9. Assign to lower-level managers, in the name of delegation and participation, responsibility for figuring out how to cut back, lay off or move people around.
10. Above all, never forget that you, the higher-ups, already know everything important about this business.

The intelligent learning organization needs to break every one of these commandments, frequently.

EDTC GRASSROOTS UNIVERSITY OF LIFE

It is also very important to build a Holistic Human & Entrepreneur Development Centre (HH-EDTC) – a human action learning factory for people to learn how to practice and use certain tools & equipment such as the computer and a comprehensive library and kitchen, and gymnasium etc, to develop skills like commercial mathematics, hospitality skills (service), people skills, mental skills, physical skills, spiritual skills, emotional skills and so on. This action learning institution needs to be set up with an environment that is conducive for people to experiment, to make mistakes, to study their mistakes and to learn from these mistakes. In other words the PV action learning institution is designed for people to learn what works and what does not work.

PV is a reality school with real day-to-day problems to solve, as it happens and when it happens. PV is not theory. PV is real life action learning.

In this Age of Information & Technology, brain or thinking skills will be required in more than 70% of all jobs in the formal sector and perhaps 50% of those thinking skill jobs will require professional qualifications or education up to university degree level.

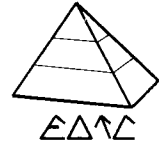
In the game of life, mental & physical skills will be required to convert resources into assets. Therefore what we really need to learn is HOW to organize & use of every “tool” in human beings – the physical, mental, & spiritual.

PV is an alternate education system for action learning.

- Learning is not just knowing the answers. Anyone can memorize knowledge.
- Learning is not the same as study or training. It is bigger than both. It is a cast of mind, a habit of life, a way of thinking about things, a way of growing. Learning is not measured by examinations, which usually only test the theory stage, but only by a growing experience, an experience understood and tested.
- Learning is not automatic – It requires energy, thought, courage, and support (coaching).
- Learning is not only for intellectuals, who often shine at the thinking stage, but are incurious and unadventurous and therefore add little to their experience as they go through life.
- Learning is not finding out what other people already know, but is solving our own problems for our own purposes, by questioning, thinking, and testing (experimenting) until the solution is a new part of life.

Those who learn best are those who:

- (a) Stop pretending they know everything
- (b) Admit failure and accept “failure” as our best teacher



- (c) Take responsibility for themselves and for their future (ownership)
- (d) Have a clear view of what they want that future to be (destiny)
- (e) Want to make sure they get it (responsibility & accountability); and
- (f) Believe that they can (Faith)

Negative Capability

Negative capability has been defined as a man being capable in uncertainties, mysteries, unknown and doubts. The successful entrepreneur always has this negative capability. He has the capacity to live with mistakes and failures without being downhearted or dismayed. He has the negative capability to turn stumbling blocks into stepping stones. In fact he thrives from adversity. Learning and changing are never clear and never sure.

Entrepreneurs, the successful ones, have on average nine failures for every success. It is only the successes that you will hear about, the failures they credit to experience. Oil companies expect to drill nine empty oil wells for every one that flows. Getting it wrong is part of getting it right. If you do not try you will not succeed and if it fails, there is always another day, another opportunity.

Negative capability is an attitude of the mind which learners need to cultivate, to help them write off their mistakes as experience. We learn by our mistakes not just from our successes.

The EDTC Scheme of Self-Reliance was designed to give everyone the opportunity to learn actively, to make mistakes under coaching, how to become rich. Passive bystanders learn nothing. They have no sense of responsibility for their own future.

Learning starts with a belief in oneself.

Forgiveness

An American company was asked about the secret of their company's obviously successful development policy. The answer is FORGIVENESS. "We give them big jobs and big responsibilities. Inevitably they make mistakes. They learn, we forgive and they don't make the mistake again. However in real life we start with small jobs and small responsibilities to minimize our losses when we make mistakes.

Too many organizations use their appraisal system and their confidential files to record our errors and our small disasters. They use them to chastise us, hoping to inspire us, or to frighten us to do better. We end up being too frightened to take risks, to experiment, to change, to ask questions & to learn.

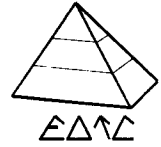
What we need is a new culture to only give praise, for good behavior and ignore the "bad behavior". Very soon the incorrect behavior disappears.

One of the real blockages to change is our inability to forgive one-self because it is more difficult than forgiving others.

Constraints

Why are people reluctant to learn how to become rich? Why after 14 years of PV, there are very few PV members who have decided to learn how to become rich?

Some of the answers are:



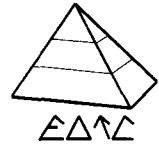
- (a) Many people live in a fantasy world – pretending to be rich, pretend to know all the answers, pretend he has the power & important. These people will do anything to express this make-believe illusion. They live in a dream and pretend the real world does not exist.
- (b) Majority of people wants to be given fish because the Supply Driven System (SDS) has successfully colonized people's mind to seek and wait for hand outs.
- (c) The SDS will endeavor to frustrate any attempts to teach people how to fish.
- (d) The SDS education system does not teach people how to fish. It teaches knowledge but does not teach people how to use knowledge for their own benefits.
- (e) Majority of people believe getting rich are only for some privileged people (University Graduates) or some privileged race (Chinese). In other words the majority people, especially grassroots people, cannot believe they can learn to become rich.
- (f) Majority of people believe money is wealth. This means most people are in the UNCONCIOUS INCOMPETENCE 1st stage of action learning.
- (g) Majority of people believe that one can only become rich if they have capital or money.
- (h) Majority of people have too much pride to humble themselves to learn. They would rather live in the world of illusion of “acting or pretending to be rich” than the reality of “zero balance” – a failure.
- (i) Majority of people's perception that asking questions is for people who are dumb, stupid, uneducated etc.
- (j) In general, people fear failure; fear ridicule; fear the unknown; fear of making mistakes; fear of being wrong, etc.
- (k) Learning how to become rich is too hard and takes too much time.

Although there are many answers and reasons why people are poor, in general, they all relate to the mind or mindset. Learning how to become rich starts with the mind or changing the mindset from a “poor” mindset to a “Rich” mindset.

The problem is this. People who are in the 1st stage of action learning, the “unconscious incompetence” stage, are not aware of this -- they are unconscious of their incompetence.

- They think possession of an academic certificate will make them rich.
- They think possession of knowledge will make them rich.
- They think possession of physical skills will make them rich.
- They think possession of talents will make them rich.
- They think possession of resources will make them rich.
- They think possession of money or bank loan will make them rich.
- They think possession of land will make them rich.
- They think possession of a license will make them rich.
- They think possession of a business plan will make them rich.

Possession of anything does not make people rich. It is the competence to organize and use these resources to add value that makes people rich. This means proficiency in playing the Game of Life, the Game of Money and the Game of the RICH. The PV/GULL Professional Degree is a measure of a person's ability, competence & character to play these EDTC GAMES successfully.



The first stage of PV action learning starts with the undoing or changing this unconscious poor mindset – in fact a complete 180 degrees U-turn in thinking and doing. Therein lays the challenge. HOW?

This is the main reason for this article – to provide a solution and a way forward.

There is no point going further until we overcome this 1st stage of mental block because this is the main reason why very few PV members have come forward to **learn** how to become rich. This includes instructors & trainers who teach PV.

FOCUS, ALIGNMENT & INTEGRATION

The way forward is to focus, align & integrate all activities, towards our Destiny, based on the six RICH Pillars of an action learning organization, Six DD Principles & Policies (PPP):

1. RICH DESTINY

Healthy, Wealthy, Happy & Wise Society – (Self-Reliance & Financial Independence)

2. RICH MISSION

GIVE Love, Faith, & Hope to all people. People must learn to use their talents, their work of love.

3. RICH PHILOSOPHY

- ✓ True Wealth (Intangible) – Wisdom (Value-added Service), Integrity, Competence, Diligence, Quality.
- ✓ Teaching people how to fish. We create opportunities for people to become rich through coaching. We never give fish and deprive people of the opportunity to develop true wealth (CC).

4. RICH CULTURE

Adopt & foster an Action Learning Culture – to develop true wealth to replace the POOR culture of waiting for assistance and handouts.

5. RICH ENVIRONMENT

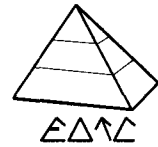
- ✓ PV is very democratic because no one has advantage – not the rich, not the educated, not the powerful. Everyone is on a level playing field because the PV/GULL Degree is based on Character & Competence.
- ✓ A rich environment for learning is one of praise, care, fulfillment, support, co-operation, fairness, integrity, service, order & balance.
- ✓ We need to embrace failure or negative capability, reward & recognize performance or correct behavior in order to develop an entrepreneurial society.
- ✓ A rich environment is one where people have a choice and where people are free to decide for themselves.

6. RICH STRUCTURE

We must develop a rich structure through Teamwork, Organization, & Integration at every level from the micro (family) institution to small, medium & large institutions (everyone pulling together in one direction). The Industrial Age pyramid structure must be dismantled at all cost.

CONCLUSION

An EDTC Grassroots University of Life should be developed with the foundation of these six “RICH” pillars. The Grassroots University will be an institution capable of producing RICH



people (Rich Habits) – Physically, Mentally, Spiritually, Emotionally & Financially. In other words we will produce viable people with good character & competence, who will then invent a history and a new Melanesian Paradise.

In this age of information & technology bringing rapid change, the wise organization, making added value out of knowledge, needs to be possessed with the pursuit of Truth or True Wealth. The EDTC Grassroots University of Life shall develop human capital (intellectual properties) or intelligent (wise) people. The wise organization realizes that intelligent individuals can only be governed by consent (teamwork) and not by command, that obedience cannot be demanded and that a collegiate culture of colleagues and a shared understanding is the only way to make things happen. The Japanese use the consensus method in decision making, where the idea is to make decisions at the appropriate level. Unilateral decisions are taboo.

Intelligent is not the same as intellectual. The EDTC Grassroots University of Life shall be an organization in the pursuit of Truth or True Wealth – a culture of individuals in search of learning and development by consent. There are many other types of intelligence:

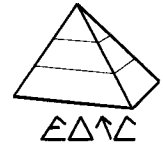
- Analytical Intelligence – solve puzzles
- Pattern Intelligence – see patterns in things, mathematicians, artists, computer programmer
- Musical Intelligence
- Physical Intelligence – sports
- Practical Intelligence – pull an engine apart and put it back together without instructions
- Intra-personal Intelligence – in tune with feelings & emotions, poets, counselors, singers
- Inter-personal Intelligence – ability to get along with other people, teamwork

For too long many businesses were concerned with the fast buck, or short-term bottom line of residual profit. Money was all. With that as your goal it made sense to treat people as costs to be minimized, to keep tight controls on everything which might cost money and to reduce as many operations as you could to a predictable routine (system). This works only if nothing ever changes, if people are unquestioningly obedient, and if the cheapest is regarded as the best. “Made in Japan” used to be associated with cheap products. Inspired by two Americans, Juran and Deming, the Japanese changed their business culture. They began to pursue quality after World War 2, they encourage people to educate and develop themselves to work in teams, to think for themselves, and to believe that everything (quality) can be improved forever.

In other words, post-war Japan work & business culture was modeled like an EDTC Grassroots University of Life in the pursuit of True Wealth, which includes diligence, excellence, innovation, quality, competence, wisdom and character. The miracle of Japan is now history. Prosperous nations have always placed human capital development a priority because it is human capital (not money) that sustains economy to enable nations to grow.

China, PNG & other Third World countries need to change their work & business culture similarly if they are to survive in this age of information & technological change.

In this learning culture, senior executives are in fact Chancellors or Board Directors of the Grassroots University. The whole family, community, wards, districts, province or country is a



campus of the Grassroots University where everyone pursues excellence, innovation, quality, diligence, competence, wisdom and character. Everyone is paid to think, to experiment, to perform and to achieve. Life for a manager, say the Japanese, should be a continual process of self-enlightenment, which is their way of saying that study and learning should never stop. In Japanese organizations, the seniors spend more time on thinking and study than their juniors, reading books and articles; meeting with experts; going on study tours to find out how their competitors work; sitting with subordinates (teammates), and listening to them not talking at them.

The Japanese are more conscious than most that human skills and conceptual skills are just as important as technical skills. Neither of these skills can be taught in the class room, they can only be developed and learned through practice.

Therefore the intelligent entrepreneurial action learning organization must do a U-turn from philosophies of the army, or the factory, or the bureaucracies of government (command management). They must develop an environment where relevant knowledge is the key and brains to use knowledge are more important than brawn.

In a more competitive world, organizations will only survive if they can guarantee quality in their goods or their services. Short-term profit at the expense of quality will lead to short-term lives. The intelligent entrepreneurial organization has to be an action learning organization, at every level – from grassroots micro enterprises to small, medium and large enterprises. The intelligent or wise organizations are going to be universities of a sort, pursuing truths (true wealth) in their own fields, developing a learning culture, growing new knowledge and new people. Management becomes more professional, with professional degrees for professional careers. In the EDTC Grassroots University of Life, lecturers are Coaches. They coach people to achieve a PV/GULL Professional Degree.

If we are serious about human capital development and entrepreneur development, and sustainable development then the EDTC Grassroots University of Life should be an urgent priority. The EDTC Grassroots University of Life should be the heart or core of action learning entrepreneurial organizations, structured to provide the stimulus needed for human capital development based on the six RICH pillars & the six Demand Driven Principles.

FINAL REMINDER

- I. True wealth is Wisdom, Character, Competence, Diligence, Teamwork, etc. True wealth is intangible.
- II. True wealth cannot be given or taught, it can only be acquired through learning & practice.
- III. Therefore we need to instill an ACTION LEARNING CULTURE, through the EDTC Grassroots University of Life, to learn how to play the Game of Life, the Game of Money and the Game of the RICH.
- IV. The "SCORES" in these games are called GOOD HEALTH, HAPPINESS & TANGIBLE WEALTH.



- V. All Organizations and institutions, from the family to community to government, to Church, NGOs, Companies, Businesses, and etc must be developed into an intelligent action learning organization – a campus of the EDTC Grassroots University of Life.
- VI. To do this we must FOCUS, ALIGN & INTEGRATE the six Demand Driven Principles & six RICH PILARS.

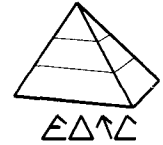
IMPLEMENTATION STRATEGY

The EDTC implementation strategy is to develop PV Clubs and PV Campuses at all levels of the community:

- (a) Clans & sub-clans
- (b) Churches
- (c) Institutions like LMALA, ANITUA etc
- (d) Women's Associations
- (e) Youth's Associations
- (f) Political Associations
- (g) Government – LLGs

Policies:

1. The Lahir EDTC Grassroots University of Life shall become the intelligent action learning organization, which is based on the SIX RICH PILLARS and the SIX DEMAND DRIVEN PRINCIPLES.
2. Success = Viable Person + Viable Project
3. All PV Clubs or PV Campuses must be officially registered & accredited to EDTC.
4. PV members are free to decide which PV Club (Micro Enterprise or PV HomeSchool) or PV Campus (Commercial Enterprise) to join.
5. PV Clubs must have a minimum 20 PV families.
6. PV Campuses must have an EDTC approved commercial project & a minimum of 1000 people/members. In most cases, it is anticipated that PV Clubs will grow into PV campuses.
7. PV Campuses must have PV Instructors, GoM Instructors, & PV Coaches (Human Development Team) to prepare viable PV members (PV HomeSchool or Micro Enterprise) and EBD Coaches to prepare entrepreneurs.
8. Each PV Campus decides what commercial projects (Nucleus Estate) to pursue for the benefit of its members financial balance sheet.
9. The Leader of a PV Campus must become an EBD Coach + other coaching staff members
10. The Leader of each PV Campus becomes a member of the Counsel of Leaders on the Grassroots University Board (The Centre)
11. Feasibility Studies must be conducted by the Professional Team with the help of the CENTRE. Feasibility study must demonstrate value added to Personal Balance Sheet
12. Funding only available to PV members with PV/GULL Professional Certification or Degree
13. Amount of Funding shall be proportionate to Personal Viability & Savings
14. Funding subject to adequate security/collateral and supervised lending policy.

**NOTE**

Projects may not necessary be located in Lihir. In fact we would encourage development outside of Lihir, in New Ireland and other provinces. This is the reason TOTs should be conducted outside of Lihir.

QUESTIONS

1. Should PV
2. education be free? Should we invest in people? What returns do we expect?
3. Does "self-reliance" equate to PV Grading? Yes, a competent person is self-reliant.
4. Does "financial independence" equate to Personal Financial Balance Sheet? Yes

PV/GULL PROFESSIONAL DEGREE

No	PV/GULL Professional Degree (Entrepreneur)	PV/GULL Professional Degree (PV Praxis) Diploma, Assoc-Bachelor, Bachelor, Master, Doctor	
		CLASS	BENCHMARKS
1	PV-GULL B Entry 7 PV Assignments + Index Life Score	PV Instructor	No of PV Courses or No of Participants
2	PV-GULL B Certificate Financial Asset Break Point + Bookkeeping & Competencies	GoM Instructor	No of GoM courses or No of participants
3	PV-GULL Diploma Financial Asset Break Point Life Index Score	PV Coach	No of human Assets
4	PV-GULL Assoc Bachelor Financial Asset Break Point Life Index Score	EBD Coach	No of Entrepreneurs
5	PV-GULL Bachelor Financial Asset Break Point Life Index Score	PV Master Trainer	No of PV Instructors
6	PV-GULL Master Financial Asset Break Point Life Index Score	GoM Master Trainer	No of GoM Instructors
7	PV-GULL Doctor Financial Asset Break Point Life Index Score	Master PV Coach	No of PV Coaches
8		Master EBD Coach	No of EBD Coaches
9		EDTC Franchisee	No of human Assets, No of Entrepreneurs, etc