

UNIPAY DIGITAL PRIVATE LIMITED

UNIPAY BUSINESS PLAN

Unipay is a modern entrepreneurship program providing a great earning opportunity to all its customers. To become a part Unipay Digital Private Limited, one has to register himself / herself as a Customer with the company by filling a simple registration form. A customer of Unipay can purchase Unipay products for personal use for lifetime.

Products available on the website of the company are sold only through registered Customers and / or Direct Sellers. If any consumer wants to buy products from Unipay website must use a registered ID No. of an existing Customer / Direct Seller.

Once a Customer is satisfied with the quality of Unipay products, he / she may refer the Unipay products to their friends, relatives, contacts, etc. and earn financial benefits in the form of incentives and rewards. To earn these incentives and rewards, customers have to become an Direct Seller of Unipay by accepting the Direct Seller Contract, providing KYC details and abiding by the terms and conditions of Unipay Digital Private Limited.

Types of Incentives:

Unipay Digital Private Limited has one of the best Business Plan at all levels of business which gives a better roadmap to Direct Sellers to achieve better health and Lifestyle.

1. Retail Profit
2. Sales Incentive
3. Rank Royalty Incentive
4. Mobile Fund
5. Laptop Fund
6. Bike Fund
7. Car Fund
8. House Fund
9. Awards & Rewards

INCOME DESCRIPTION

RETAIL PROFITS

Selling products directly to the customers is the first step to success and building a solid foundation for their business. Retail Selling is the surest method of earning immediate income even as you build a long term business and satisfied customers.

Retail profit is the margin between the prices at which the Unipay Direct Sellers purchase the products (Distributor Price / DP) and the prices at which these products are sold (Maximum Retail Price / MRP). Direct Sellers in Unipay Business Plan can earn Retail profit up to 50% on MRP of the products.

**For Example:** Every product in the Unipay portfolio has a MRP & Distributor Price (DP). If a product has a MRP of Rs. 2500/- Unipay Direct Sellers can purchase the same product on DP which is Rs. 1250/- and may resell the same product on MRP and earn Rs. 1250/- (i.e 50% profit) on reselling the product.

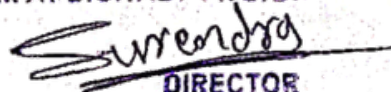
Retail Profit = MRP – DP

MRP = 2500

DP = 1250

Retail Profit = 2500 – 1250 = 1250/-

For UNIPAY DIGITAL PVT. LTD.

  
DIRECTOR

50% Retail Profit

### SALES INCENTIVE

**Unipay** has devised a Business plan where in a Direct Seller can earn by transacting in products on exclusive pricing. Sale of these products in a team generates special points called as Sales Volume (SV). These SV points are given to every Direct Seller in the upward network. Sales Incentive is paid to the Direct Seller on every product sales/ Distribute and marketing in their team in the form of generations Income. This is the simplest form of compensation to compensate direct sellers on the business generated in different generations in their team. Unipay Business Plan rewards its direct sellers with 75% of SV sale and marketing by his/her team up to 15<sup>th</sup> generation as Sales Incentive as mentioned in the below table:

S. NO	Generation	Minimum Direct seller required in Generation 1	INCENTIVE as per SV sale and marketing
1	Generation 1	1	40% of SV
2	Generation 2	1	8% of SV
3	Generation 3	1	5% of SV
4	Generation 4	2	4% of SV
5	Generation 5	2	3% of SV
6	Generation 6	2	2% of SV
7	Generation 7	3	2% of SV
8	Generation 8	3	2% of SV
9	Generation 9	3	2% of SV
10	Generation 10	4	2% of SV
11	Generation 11-12	4	1% of SV
12	Generation 13-15	5	1% of SV

#### For Example:

You have accumulated below mentioned SV from different generations under your personal joined team:

Generation 1 – 5000 SV

Generation 2 – 15000 SV

Generation 3 – 50000 SV

Then, Sales Incentive for you will be calculated as mentioned below:

Incentive from Generation 1 =  $5000 \times 40\% = 2000 \text{ SV} \times 1/- = 2000/-$

Incentive from Generation 2 =  $15000 \times 8\% = 1200 \text{ SV} \times 1/- = 1200/-$

Incentive from Generation 3 =  $50000 \times 5\% = 2500 \text{ SV} \times 1/- = 2500/-$

**Total Sales Incentive earned by you =  $2000 + 1200 + 2500 = 5700/-$**

#### NOTES:

- SV refers as SalesVolume
- Value of 1 SV is equal to Rs. 1/-
- Sales Incentive is calculated Daily.

- Direct Seller has to generated Self sale of 500 SV in accumulation to earn his/her first sales incentive and further he/she has to generate self sale of 200 SV every month to earn sales incentive.
- **Closing Period:** Sales Incentive is calculated on the Business done between 00:00:00 am to 23:59:59 daily
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify *Sales* Incentive.

### **RANK Recognition**

Unipay recognizes the efforts and hard work done by its direct sellers through its down line team to achieve the highest possible sales of its products. In recognition of the efforts and hard work of a team leader he is awarded Recognition by bestowing the following Ranks on the basis of total matching accumulated SV sales achieved by him/her from the date of his/her joining as given below:

SNO.	GENERATION	ACCUMULATIVE POINT VOLUME (SV)	RANK RECOGNITION
1	Generation 1	5000 SV	BRONZE
2	Generation 2	25000 SV	SILVER
3	Generation 3	125000 SV	GOLD
4	Generation 4	625000 SV	PLATINUM
5	Generation 5	3125000 SV	DIAMOND
6	Generation 6	15625000 SV	CROWN DIAMOND

Note: Rank Recognition is awarded monthly.

### **RANK ROYALTY INCENTIVE**

To encourage team performance and further compensate the Direct Sellers for their sales and their down line organizational sales, Unipay Business Plan compensates its Direct Sellers with Royalty Incentive. Royalty Incentive is paid to Direct Sellers in 6 different clubs as mentioned below:

#### **BRONZE ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 5000 SV IN HIS/HER 1<sup>ST</sup> GENERATION and achieve Rank of Bronze he / she is eligible to earn Bronze Royalty Incentive & Unipay Business Plan rewards him / her with Bronze Royalty Incentive. To give away this Bronze Royalty Incentive, company allocates a special fund of 2% of total Company's SV turnover in that certain month and distribute equally among all the Bronze Royalty achievers. The Bronze Royalty Incentive is calculated as mentioned below:

$$\text{Bronze Royalty Incentive} = \frac{2\% \text{ of total company Daily SV turnover}}{\text{Total no. of Bronze Royalty achiever}}$$

#### **SILVER ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 25000 SV IN HIS/HER 2<sup>ND</sup> GENERATION and achieve Rank of Silver he / she is eligible to earn Silver Royalty Incentive & Unipay Business Plan rewards him / her with Silver Royalty Incentive. To give away this Silver Royalty Incentive, company allocates a special fund of 1.5% of total Company's SV turnover in that certain month and distribute equally among all the Silver Royalty achievers. The Silver Royalty Incentive is calculated as mentioned below:

**Silver Royalty Incentive =  $\frac{1.5\% \text{ of total company Daily SV turnover}}{\text{Total no. Of Silver Royalty achiever}}$**

**GOLD ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 125000 SV IN HIS/HER 3<sup>rd</sup> GENERATION and achieve Rank of Gold he / she is eligible to earn Gold Royalty Incentive & Unipay Business Plan rewards him / her with Gold Royalty Incentive. To give away this Gold Royalty Incentive, company allocates a special fund of 1.5% of total Company's SV turnover in that certain month and distribute equally among all the Gold Royalty achievers. The Gold Royalty Incentive is calculated as mentioned below:

**Gold Royalty Incentive =  $\frac{1.5\% \text{ of total company Daily SV turnover}}{\text{Total no. of Gold Royalty achiever}}$**

**PLATINUM ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 625000 SV IN HIS/HER 4<sup>th</sup> GENERATION and achieve Rank of Platinum he / she is eligible to earn Platinum Royalty Incentive & Unipay Business Plan rewards him / her with Platinum Royalty Incentive. To give away this Platinum Royalty Incentive, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the Platinum Royalty achievers. The Platinum Royalty Incentive is calculated as mentioned below:

**Platinum Royalty Incentive =  $\frac{1\% \text{ of total company Daily SV turnover}}{\text{Total no. of Platinum Royalty achiever}}$**

**DIAMOND ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 3125000 SV IN HIS/HER 5<sup>th</sup> GENERATION and achieve Rank of Diamond he / she is eligible to earn Diamond Royalty Incentive & Unipay Business Plan rewards him / her with Diamond Royalty Incentive. To give away this Diamond Royalty Incentive, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the Diamond Royalty achievers. The Diamond Royalty Incentive is calculated as mentioned below:

**Diamond Royalty Incentive =  $\frac{1\% \text{ of total company SV turnover in a month}}{\text{Total no. of Diamond Royalty achiever}}$**

**CROWN DIAMOND ROYALTY INCENTIVE:**

At a stage when Direct Seller is able to generate 15625000 SV IN HIS/HER 6<sup>th</sup> GENERATION and achieve Rank of Crown Diamond he / she is eligible to earn Crown Diamond Royalty Incentive & Unipay Business Plan rewards him / her with Crown Diamond Royalty Incentive. To give away this Crown Diamond Royalty Incentive, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the Crown Diamond Royalty achievers. The Crown Diamond Royalty Incentive is calculated as mentioned below:

**Crown Diamond Royalty Incentive =  $\frac{1\% \text{ of total company Daily SV turnover}}{\text{Total no. of Crown Diamond Royalty achiever}}$**

**NOTES:**

- Rank Royalty Incentive is calculated on daily basis.
- Closing Period: Rank Royalty Incentive is calculated on the Business done between 00:00:00 am to 23:59:59 daily
- Direct Sellers can get Rank Royalty Incentive only from one club at a time as per his/her rank achieved and above stated criteria
- TO earn this Rank Royalty Incentive, Direct Seller does not have to generate a fresh sale

- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Rank Royalty Incentive

### **MOBILE FUND**

when Direct Seller is able to generate 25000 SV IN HIS/HER 2<sup>nd</sup> GENERATION and achieve Rank of Silver he / she is eligible to earn Mobile Fund & Unipay Business Plan rewards him / her with Mobile Fund. To give away this Mobile Fund, company allocates a special fund of 2% of total Company's SV turnover in that certain month and distribute equally among all the Mobile Fund achievers. The Mobile Fund is calculated as mentioned below:

$$\text{Mobile Fund} = \frac{2\% \text{ of total company SV turnover in a month}}{\text{Total no. of Mobile Fund achiever}}$$

#### **NOTES:**

- Mobile Fund is calculated and paid on monthly basis.
- Closing Period: Mobile Fund is calculated on the Business done between 1<sup>st</sup> Day of & last day of every Month.
- To earn this Royalty Club Incentive, Direct Seller have to generate a fresh sale
- Maximum threshold limit of earning Mobile Fund is RS. 15000/- in accumulation.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Mobile Fund

### **LAPTOP FUND**

when Direct Seller is able to generate 125000 SV IN HIS/HER 3<sup>rd</sup> GENERATION and achieve Rank of Gold he / she is eligible to earn Laptop Fund & Unipay Business Plan rewards him / her with Laptop Fund. To give away this Laptop Fund, company allocates a special fund of 2% of total Company's SV turnover in that certain month and distribute equally among all the Laptop Fund achievers. The Laptop Fund is calculated as mentioned below:

$$\text{Laptop Fund} = \frac{2\% \text{ of total company SV turnover in a month}}{\text{Total no. of Laptop Fund achiever}}$$

#### **NOTES:**

- Laptop Fund is calculated and paid on monthly basis.
- Closing Period: Laptop Fund is calculated on the Business done between 1<sup>st</sup> Day of & last day of every Month.
- To earn this Laptop Fund, Direct Seller have to generate a fresh sale
- Maximum threshold limit of earning Laptop Fund is RS. 40000/- in accumulation.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Laptop Fund

### **BIKE FUND**

when Direct Seller is able to generate 625000 SV IN HIS/HER 4<sup>th</sup> GENERATION and achieve Rank of Platinum he / she is eligible to earn Bike Fund & Unipay Business Plan rewards him / her with Bike Fund. To give away this Bike Fund, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the Bike Fund achievers. The Bike Fund is calculated as mentioned below:

$$\text{Bike Fund} = \frac{1\% \text{ of total company SV turnover in a month}}{\text{Total no. of Bike Fund achiever}}$$

#### **NOTES:**

- Bike Fund is calculated and paid on monthly basis.
- Closing Period: Bike Fund is calculated on the Business done between 1<sup>st</sup> Day of & last day of every Month.
- To earn this Bike Fund, Direct Seller have to generate a fresh sale
- Maximum threshold limit of earning Bike Fund is RS. 100000/- in accumulation.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Bike Fund

### **CAR FUND**

when Direct Seller is able to generate 3125000 SV IN HIS/HER 5<sup>th</sup> GENERATION and achieve Rank of Diamond he / she is eligible to earn Car Fund & Unipay Business Plan rewards him / her with Car Fund. To give away this Car Fund, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the Car Fund achievers. The Car Fund is calculated as mentioned below:

$$\text{Car Fund} = \frac{1\% \text{ of total company SV turnover in a month}}{\text{Total no. of Car Fund achiever}}$$

#### **NOTES:**

- Car Fund is calculated and paid on monthly basis.
- Closing Period: Car Fund is calculated on the Business done between 1<sup>st</sup> Day of & last day of every Month.
- To earn this Car Fund, Direct Seller have to generate a fresh sale
- Maximum threshold limit of earning Car Fund is RS. 500000/- in accumulation.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify Car Fund

### **HOUSE FUND**

when Direct Seller is able to generate 15625000 SV IN HIS/HER 6<sup>th</sup> GENERATION and achieve Rank of Crown Diamond he / she is eligible to earn House Fund & Unipay Business Plan rewards him / her with House Fund. To give away this House Fund, company allocates a special fund of 1% of total Company's SV turnover in that certain month and distribute equally among all the House Fund achievers. The House Fund is calculated as mentioned below:

$$\text{House Fund} = \frac{1\% \text{ of total company SV turnover in a month}}{\text{Total no. of House Fund achiever}}$$

#### **NOTES:**

- House Fund is calculated and paid on monthly basis.
- Closing Period: House Fund is calculated on the Business done between 1<sup>st</sup> Day of & last day of every Month.
- To earn this House Fund, Direct Seller have to generate a fresh sale
- Maximum threshold limit of earning House Fund is RS. 1200000/- in accumulation.
- Active Business is calculated after all cancellations and refunds deducted from the current payout period.
- Company reserves the right to change / modify House Fund

### **AWARDS & REWARDS**

Unipay appreciates the hard work done by the Direct Sellers in promoting sales of Products in the form of Awards & Rewards. Direct Sellers can earn Awards & Rewards on the level of Business they have achieved. For more details on Awards & Rewards, please visit our website: [www.uni-pay.in](http://www.uni-pay.in) & [www.nutraoshadhi.com](http://www.nutraoshadhi.com)

For UNIPAY DIGITAL PVT. LTD.

*Surendra*  
DIRECTOR