



SUMI SAVER MONTHLY INCOME AND SUMI FUND PLAN

Background

Care or maintenance of the home, personnel, and machinery is the most important civil life activity, and that required regular expenses. Over the period we stop maintaining and caring for a few things due to various reasons and finally they became scrap products and unbearable expenses.

Home maintenance required an electrician, plumber, mason, carpenter, etc. support on the same line home saloon service required beautician support, and machinery equipment at home needs technician support, and service is important all the time for a smooth and hassle-free peaceful life. A huge costing always required for the purpose.

Going through the existing market service support model and trend, it is observed that thousands of service provider companies are serving society as per the needs of the clients and offering various support and care methods for the satisfaction of the clients. However, to make it more affordable and profitable service, Sumi Saver design the marketing plan, where, technician/professional and clients will get some income on these services/care.



SumiSaver.com: Wealth in Care:

Now you love and are happy to care for each and every product, as we bring an offer where you will save and earn on regular care and maintenance of the home, personal, and machinery equipment related to your life.

Concept Note:

There are huge expenses involve for day-to-day maintenance and care of personal, home or machinery equipment. The need of the day is that every family required some additional earning or income to maintenance and care for his family need. Therefore, to generate earning from these daily maintenance expenses of the home, machinery and personal care, taken initiative to link these all-maintenance job with direct selling concept, so that every person may able to earn from this regular maintenance and care expenses.



Coverage:

Following types of maintenance and care are being covered to start this plan, however, further on the suggestions and recommendations of the members, others services and products will also be added from time to time.

Home Maintenance Job:

Jobs related to the home maintenance such as Electric, Carpenter, Plumber and services of Air Conditioners, Freezer, washing machines and other work at home will offer points volume (PV) to earn the monthly income and Savings.



Personal Care:

Beauty services are very popular now a days and also bearing a regular cost for this also, now even saloon service will offer you points volume (PV) and that will be converted in to cash back and Savings.



Machinery and Equipment:

Machinery and equipment are the important parts of human life. Car and two wheelers maintenance required regular expenses for smooth ride, Sumi Saver will offer point volume on service and these point volume (PV) will become your income and savings.



How It Works:

Till date every citizen bearing expenses on the day-to-day maintenance and get nothing at the end of the day. Now, every member of this plan will get point volume (PV) on his expenses and every point volume (PV) will be converted into value at the end of the months. 50% of the total value will be saved as Sumi Fund amount and balance of 50% will be released as monthly income for the members. Following steps will make able to get benefits from the plan.

Sumi Saver Services:

To become members of this plan, you have to book a service available at sumisaver.com and request for Sumi Saver Card.



Free Registration:

Get the booked service and registered free for Sumi Saver Card.

TYPES OF INCENTIVES



BUSINESS GROWTH INCENTIVE (BGI) - 8%

Sumi Saver Income & Sumi Fund Plan entitles its Direct seller to a Business Growth Incentive (BGI) equivalent to 8 (Eight) percent of the TPVG turnover of the month. Sumi Saver Income & Sumi Fund Plan will distribute 8% of TPVG in a month among the Direct Sellers who manage to generate 200 PV from each new direct seller who joined voluntarily under him/her in a certain month. Company will distribute BGI among all Direct Seller as per the total PV accumulated by him/her in a certain month (NAPV) as Business Growth Incentive (BGI):



Business Growth Incentive is calculated as per the below-mentioned formula:

STEP 1) $BGI = 8\% * TPVG$ in a certain month in company

STEP 2) $BGI PV VALUE$ in a certain month = $\frac{BGI \text{ in a month}}{NAPV}$

STEP 3) $BGI FOR A DIRECT SELLER = NAPV * BGI PV VALUE$

For Example:

Direct Seller A and Direct Seller B have NAPV of 600 PV and 400 PV respectively in a certain month.

TPVG in a month = 1,00,00,000 PV

NAPV in a month = 10,00,000 PV

STEP1) $BGI = 8\% * 1,00,00,000 = 800,000$

STEP2) $BGI PV Value = \frac{80,00,00}{10,00,000} = 0.80$

STEP 3) $BGI \text{ for A} = 600 PV * 0.80 = 480 PV * 5/- = 2400/-$
 $LSI \text{ for B} = 400 PV * 0.80 = 320 PV * 5/- = 1600/-$

FAMILY WELFARE INCENTIVE (FWI) – 16%

Sumi Saver Income & Sumi Fund Plan entitles its Direct seller to a Family Welfare Incentive (FWI) equivalent to 16 (SIXTEEN) percent of the total PV turnover (TPVG) of the month as per his/her SPV in a certain month. Sumi Saver Income & Sumi Fund Plan will distribute 16% of TPVG in a month up to the 20th generation to the Direct Sellers as per his/her SPV and Generation achieved by him/her in a certain month as Family Welfare Incentive (FWI) as mentioned in the below table:



S. No.	GENERATION	RANK	% as per GENERATION ON 16% OF TPVG
1	Generation 20	Sumi Queen/King	0.75% of 16% OF TPVG
2	Generation 19	Sumi Gold	1.00% of 16% OF TPVG
3	Generation 18	Sumi Expert	1.00% of 16% OF TPVG
4	Generation 17	Sumi Master	1.25% of 16% OF TPVG
5	Generation 16	Sumi Star	1.50% of 16% OF TPVG
6	Generation 15	Tech Expert 5 (TE5)	1.75% of 16% OF TPVG
7	Generation 14	Tech Expert 4 (TE4)	2.00% of 16% OF TPVG
8	Generation 13	Tech Expert 3 (TE3)	2.25% of 16% OF TPVG
9	Generation 12	Tech Expert 2 (TE2)	2.50% of 16% OF TPVG
10	Generation 11	Tech Expert 1 (TE1)	3.00% of 16% OF TPVG
11	Generation 10	Tech Master 5 (TM5)	3.50% of 16% OF TPVG
12	Generation 9	Tech Master 4 (TM4)	4.00% of 16% OF TPVG
13	Generation 8	Tech Master 3 (TM3)	4.50% of 16% OF TPVG
14	Generation 7	Tech Master 2 (TM2)	5.00% of 16% OF TPVG
15	Generation 6	Tech Master 1 (TM1)	6.00% of 16% OF TPVG
16	Generation 5	Tech Star 4 (TS4)	7.00% of 16% OF TPVG
17	Generation 4	Tech Star 3 (TS3)	8.00% of 16% OF TPVG
18	Generation 3	Tech Star 2 (TS2)	10.00% of 16% OF TPVG
19	Generation 2	Tech Star 1 (TS1)	15.00% of 16% OF TPVG
20	Generation 1	Tech Trainee (TT)	20.00% of 16% OF TPVG

Family Welfare Incentive is calculated as per the below-mentioned formula:

STEP 1) Family Welfare Incentive (FWI) = 16% * TPVG in a month

STEP 2) FWI as per Generation/Rank = % as per Generation/Rank * FWI

STEP 3) FWI PV value as per Generation/Rank = $\frac{\text{FWI as per Generation/Rank}}{\text{TPVG as per Generation/Rank in a month}}$

STEP 4) FWI for a Direct Seller = SPV* FWI PV value as per Generation/Rank

For Example:

Direct Seller A and Direct Seller B have SPV of 500 PV and 400 PV respectively in a month and achieve Generation1 & Generation 2 Respectively in a certain month.

TPVG in a month = 1,00,00,000 PV

TPVG in a month in Generation1 = 10,00,000 PV

TPVG in a month in Generation2 = 8,00,000 PV

STEP 1) FWI= 16%*1,00,00,000 = 16,00,000

STEP 2) FWI as per Generation1 = 20%* 1600000 = 320000,

FWI as per Generation2 = 15%* 16,00,000 = 240000

STEP 3) FWI PV Value for Generation1 = $\frac{320000}{1000000} = 0.32$

FWI PV Value for Generation2 = $\frac{240000}{800000} = 0.30$

STEP 4) FWI for A= 500 PV* 0.32 = Rs.160

FWI for B= 400 PV* 0.30 = Rs.120

Notes

- FWI is calculated and paid on monthly basis.
- FWI referred to as Family Welfare Incentive.
- TPVG is referred to as the Total Point Volume Generated.
- SPV is referred to as Service Purchase Point Volume.
- **Closing Period:** Family Welfare Incentive is calculated on the Business done between 1st& last day of every month.
- **Payout Period:** Family Welfare Incentive is paid on the 15th day of every corresponding month of the closing month.
- Active Business is calculated after all cancellations and refunds are deducted from the current payout period.
- Company reserves the right to change/modify Team Growth Incentive.

TEAM SERVICE INCENTIVE (TSI) – 15%

Sumi Saver Income & Sumi Fund Plan entitles its Direct Seller to a Team Service Incentive (TSI) equivalent to 15 (Fifteen) percent of the Total PV Generated (TPVG) in the month as per his/her Service/ Purchase PV (SPV) generated in a certain month. Sumi Saver Income & Sumi Fund Plan will distribute 15% of Total PV generated (TPVG) in a month up to the 20th generation to the Direct Sellers as per his/her SPV and Generation achieved by him/her in a certain month as Team Growth Incentive (TGI) as mentioned in the below table:



S. No.	GENERATION	RANK	% as per GENERATION ON 15% OF TPVG
1	Generation 20	Sumi Queen/King	0.75% of 15% OF TPVG
2	Generation 19	Sumi Gold	1.00% of 15% OF TPVG
3	Generation 18	Sumi Expert	1.00% of 15% OF TPVG
4	Generation 17	Sumi Master	1.25% of 15% OF TPVG
5	Generation 16	Sumi Star	1.50% of 15% OF TPVG
6	Generation 15	Tech Expert 5 (TE5)	1.75% of 15% OF TPVG
7	Generation 14	Tech Expert 4 (TE4)	2.00% of 15% OF TPVG
8	Generation 13	Tech Expert 3 (TE3)	2.25% of 15% OF TPVG
9	Generation 12	Tech Expert 2 (TE2)	2.50% of 15% OF TPVG
10	Generation 11	Tech Expert 1 (TE1)	3.00% of 15% OF TPVG
11	Generation 10	Tech Master 5 (TM5)	3.50% of 15% OF TPVG
12	Generation 9	Tech Master 4 (TM4)	4.00% of 15% OF TPVG
13	Generation 8	Tech Master 3 (TM3)	4.50% of 15% OF TPVG
14	Generation 7	Tech Master 2 (TM2)	5.00% of 15% OF TPVG
15	Generation 6	Tech Master 1 (TM1)	6.00% of 15% OF TPVG
16	Generation 5	Tech Star 4 (TS4)	7.00% of 15% OF TPVG
17	Generation 4	Tech Star 3 (TS3)	8.00% of 15% OF TPVG
18	Generation 3	Tech Star 2 (TS2)	10.00% of 15% OF TPVG
19	Generation 2	Tech Star 1 (TS1)	15.00% of 15% OF TPVG
20	Generation 1	Tech Trainee (TT)	20.00% of 15% OF TPVG

Team Service Incentive is calculated as per the below-mentioned formula:

Step 1 Team Service Incentive (TSI) = 14% * TPVG in a month

Step 2 TSI as per Generation = % as per Generation * TSI in a month

Step 3 TSI PV value as per Generation = $\frac{\text{TSI as per Generation}}{\text{TPVG as per Generation in a month}}$

Step 4 TSI for a Direct Seller = SPV * TSI PV value as per Generation

For Example:

Direct Seller A and Direct Seller B has SPV of 500 PV and 400 PV respectively in a month and achieve Generation1 & Generation 2 Respectively in a certain.

TPVG in a month = 1,00,00,000 PV

TPVG in a month in Generation1 = 10,00,000 PV

TPVG in a month in Generation2 = 8,00,000 PV

STEP1) TSI = 15% * 1,00,00,000 = 15,00,000

STEP2) TSI as per Generation1 = 20% * 15,00,000 = 3,00,000,
TSI as per Generation2 = 15% * 15,00,000 = 2,25,000

STEP 3) TSI PV Value for Generation1 = $\frac{3,00,000}{10,00,000} = 0.30$

TSI PV Value for Generation2 = $\frac{2,25,000}{8,00,000} = 0.28$

STEP 4) TSI for A = 500 PV * 0.30 = Rs.150

TSI for B = 400 PV * 0.28 = Rs.112

Notes

- TSI is calculated and paid on monthly basis.
- TSI referred to as Team Service Incentive.
- TPVG is referred to as the Total Point Volume Generated.
- SPV is referred to as Service/ Purchase Point Volume.
- **Closing Period:** Team Service Incentive is calculated on the Business done between 1st & last day of every month.
- Payout Period: Team Service Incentive is paid on the 15th day of every corresponding month of the closing month.
- To earn TSI, Direct Sellers must have 1 personal enrolled Direct Seller.
- Active Business is calculated after all cancellations and refunds are deducted from the current payout period.
- Company reserves the right to change/modify Team Service Incentive.

SUMI TEAM INCENTIVE (STI) -14%

Sumi Saver Income & Sumi Fund Plan entitles its Direct Seller to a (STI) equivalent to 14 (Fourteen) percent of the Total PV Generated (TPVG) in the month as per his/her Service/ Purchase PV (SPV) generated in a certain month. Sumi Saver Income & Sumi Fund Plan will distribute 14% of Total PV generated (TPVG) in a month up to the 20th generation to the Direct Sellers as per his/her SPV and Generation achieved by him/her in a certain month as Sumi Saver Incentive (STI) as mentioned in the below table:



S. No.	GENERATION	RANK	% as per GENERATION ON 14% OF TPVG
1	Generation 20	Sumi Queen/King	0.75% of 14% OF TPVG
2	Generation 19	Sumi Gold	1.00% of 14% OF TPVG
3	Generation 18	Sumi Expert	1.00% of 14% OF TPVG
4	Generation 17	Sumi Master	1.25% of 14% OF TPVG
5	Generation 16	Sumi Star	1.50% of 14% OF TPVG
6	Generation 15	Tech Expert 5 (TE5)	1.75% of 14% OF TPVG
7	Generation 14	Tech Expert 4 (TE4)	2.00% of 14% OF TPVG
8	Generation 13	Tech Expert 3 (TE3)	2.25% of 14% OF TPVG
9	Generation 12	Tech Expert 2 (TE2)	2.50% of 14% OF TPVG
10	Generation 11	Tech Expert 1 (TE1)	3.00% of 14% OF TPVG
11	Generation 10	Tech Master 5 (TM5)	3.50% of 14% OF TPVG
12	Generation 9	Tech Master 4 (TM4)	4.00% of 14% OF TPVG
13	Generation 8	Tech Master 3 (TM3)	4.50% of 14% OF TPVG
14	Generation 7	Tech Master 2 (TM2)	5.00% of 14% OF TPVG
15	Generation 6	Tech Master 1 (TM1)	6.00% of 14% OF TPVG
16	Generation 5	Tech Star 4 (TS4)	7.00% of 14% OF TPVG
17	Generation 4	Tech Star 3 (TS3)	8.00% of 14% OF TPVG
18	Generation 3	Tech Star 2 (TS2)	10.00% of 14% OF TPVG
19	Generation 2	Tech Star 1 (TS1)	15.00% of 14% OF TPVG
20	Generation 1	Tech Trainee (TT)	20.00% of 14% OF TPVG

Sumi Team Incentive is calculated as per the below-mentioned formula:

Step 1 $\text{Sumi Team Incentive (STI)} = 14\% * \text{TPVG in a month}$

Step 2 $\text{STI as per Generation/Rank} = \% \text{ as per Generation} * \text{STI in a month}$

Step 3 $\text{BCF PV value as per Generation/Rank} = \frac{\text{STI as per Generation/Rank}}{\text{TPVG as per Generation/Rank in a month}}$

Step 4 $\text{STI for a Direct Seller} = \text{SPV} * \text{STI PV value as per Generation/Rank}$



Notes

- STI is calculated and paid on monthly basis.
- STI referred to as Sumi Team Incentive.
- TPVG is referred to as the Total Point Volume Generated.
- SPV is referred to as Service/ Purchase Point Volume.
- **Closing Period:** STI is calculated on the Business done between 1st& last day of every month.
- **Payout Period:** STI is paid on the 15th day of every corresponding month of the closing month.
- To earn, STI Direct Sellers must have 2 personal enrolled Direct Seller.
- To earn STI, Direct Sellers must make a Service / Purchase of a minimum of 200 PV every month.
- Active Business is calculated after all cancellations and refunds are deducted from the current payout period.
- Company reserves the right to change/modify Sumi Team Incentive

SUMI STAR FUND (SSF) -7%

Sumi Saver Income & Sumi Fund Plan entitles its Direct Seller to a (SSF) equivalent to 7 (Seven) percent of the Total PV Generated (TPVG) in the month as per his/her Service/ Purchase PV (SPV) generated in a certain month. Sumi Saver Income & Sumi Fund Plan will distribute 7% of Total PV generated (TPVG) in a month to the Direct Sellers who achieved the generation 10th up to the 20th generation as per his/her SPV and Generation achieved by him/her in a certain month as Sumi Star Fund (SSF) as mentioned in the below table:



S. No.	GENERATION	RANK	% as per GENERATION ON 7% OF TPVG
1	Generation 20	Sumi Queen/King	2% of 7% OF TPVG
2	Generation 19	Sumi Gold	4% of 7% OF TPVG
3	Generation 18	Sumi Expert	6% of 7% OF TPVG
4	Generation 17	Sumi Master	6% of 7% OF TPVG
5	Generation 16	Sumi Star	8% of 7% OF TPVG
6	Generation 15	Tech Expert 5 (TE5)	8% of 7% OF TPVG
7	Generation 14	Tech Expert 4 (TE4)	10% of 7% OF TPVG
8	Generation 13	Tech Expert 3 (TE3)	10% of 7% OF TPVG
9	Generation 12	Tech Expert 2 (TE2)	10% of 7% OF TPVG
10	Generation 11	Tech Expert 1 (TE1)	14% of 7% OF TPVG
11	Generation 10	Tech Master 5 (Tm5)	22% of 7% OF TPVG

Sumi Star Fund is calculated as per the below-mentioned formula:

STEP 1) Sumi Star Fund (SSF) = 7% * TPVG in a month

STEP 2) SSF as per Generation/Rank = % as per Generation * SSF in a month

STEP 3) SSF PV value as per Generation/Rank =
$$\frac{\text{SSF as per Generation/Rank}}{\text{TPVG as per Generation/Rank in a month}}$$

STEP 4) SSF for a Direct Seller = SPV * SSF PV value as per Generation/Rank

Notes

- SSF is calculated and paid on monthly basis.
- SSF referred to as Sumi Star Fund.
- TPVG is referred to as the Total Point Volume Generated.
- SPV is referred to as Service/ Purchase Point Volume.
- Closing Period: SSF is calculated on the Business done between 1st & last day of every month.
- Payout Period: SSF is paid on the 15th day of every corresponding month of the closing month.
- To earn, SSF Direct Sellers must have 2 personal enrolled Direct Seller.
- To earn SSF, Direct Sellers must make a Service / Purchase of a minimum of 200 PV every month.
- Active Business is calculated after all cancellations and refunds are deducted from the current payout period.
- Company reserves the right to change/modify Sumi Star Fund.

SUMI QUEEN INCENTIVE (SQI) -5%

Sumi Saver Income & Sumi Fund Plan entitles its Direct Seller to a (SQI) equivalent to 5 (FIVE) percent of the Total PV Generated (TPVG) in the month as per his/her Service/ Purchase PV (SPV) generated in a certain month. Sumi Saver Income & Sumi Fund Plan will distribute 5% of Total PV generated (TPVG) in a month to the Direct Sellers who achieved the generation 10th up to the 20th generation as per his/her SPV and Generation achieved by him/her in a certain month as Sumi Queen Incentive (SQI) as mentioned in the below table:



S. No.	GENERATION	RANK	% as per GENERATION ON 5% OF TPVG
1	Generation 20	Sumi Queen/King	2% of 5% OF TPVG
2	Generation 19	Sumi Gold	4% of 5% OF TPVG
3	Generation 18	Sumi Expert	6% of 5% OF TPVG
4	Generation 17	Sumi Master	6% of 5% OF TPVG
5	Generation 16	Sumi Star	8% of 5% OF TPVG
6	Generation 15	Tech Expert 5 (TE5)	8% of 5% OF TPVG
7	Generation 14	Tech Expert 4 (TE4)	10% of 5% OF TPVG
8	Generation 13	Tech Expert 3 (TE3)	10% of 5% OF TPVG
9	Generation 12	Tech Expert 2 (TE2)	10% of 5% OF TPVG
10	Generation 11	Tech Expert 1 (TE1)	14% of 5% OF TPVG
11	Generation 10	Tech Master 5 (Tm5)	22% of 5% OF TPVG

Sumi Queen Incentive is calculated as per the below-mentioned formula:

STEP 1) Sumi Queen Incentive (SQI) = 5% * TPVG in a month

STEP 2) SQI as per Generation/Rank = % as per Generation * SQI in a month

STEP 3) SQI PV value as per Generation/Rank =
$$\frac{\text{SQI as per Generation/Rank}}{\text{TPVG as per Generation/Rank in a month}}$$

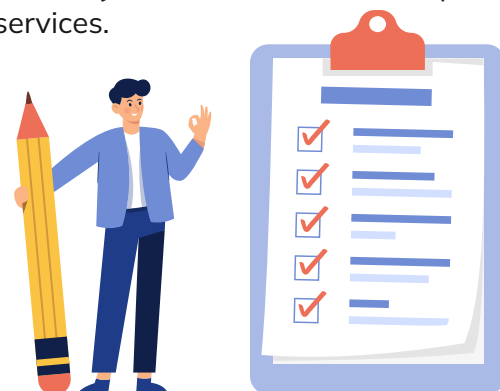
STEP 4) SQI for a Direct Seller = SPV * SQI PV value as per Generation/Rank

Notes

- SQI is calculated and paid on monthly basis.
- SQI referred to as Sumi Queen Incentive.
- TPVG is referred to as the Total Point Volume Generated.
- SPV is referred to as Service/ Purchase Point Volume.
- **Closing Period:** SQI is calculated on the Business done between 1st & last day of every month.
- **Payout Period:** SQI is paid on the 15th day of every corresponding month of the closing month.
- To earn, SQI Direct Sellers must have 4 personal enrolled Direct Seller.
- To earn SQI, Direct Sellers must make a Service / Purchase of a minimum of 200 PV every month.
- Active Business is calculated after all cancellations and refunds are deducted from the current payout period.
- Company reserves the right to change/modify Sumi Queen Incentive

NOTES & DISCLAIMER

1. Customer Registration is free and the company does not ask for any registration fee.
2. Calculations of monthly bonuses / Incentives and rewards will be carried out by the software systems only.
3. To remain active, Direct Sellers must SPV of a minimum of 200 PV every month.
4. Active Direct Sellers can earn all monthly bonuses, Incentives, and rewards up to 60 months from the Date of joining or the date when the Direct Seller Sumi Fund will accumulate 60 lakhs, then his Sumi Fund accumulation will stop however, proposed maximum monthly income of Rs.60 lakhs will be allowed till 60 months, if not achieved by direct seller due to low shopping PV.
5. The maximum threshold limit for monthly, Incentives, and rewards is Rs.60 lakhs and will exceed to Rs.25000 above for each and every personnel enrolled direct sellers by him/her.
6. All necessary tax deductions from earned incentives bonuses & rewards would be made as per the Govt. laws.
7. All examples & calculations given herein are just for the reader to understand the purpose.
8. All the calculations work is done on a pro-rata basis.
9. Sumi Saver Income & Sumi Fund Plan is purely based upon the sales, purchase & marketing of its products and services. It is not any type of money-making scheme. It is not an overnight millionaire-making program.
10. The incomes from this plan are subject to your efforts i.e. Services/sales/purchases and as per terms & conditions given on the website: www.sumisaver.com.
12. Grievances or complaints, if any, shall be resolved by the Grievance Redressal Mechanism provided by the company or through arbitration as per the laws of the land.
13. Disputes if any will be resolved in the legal jurisdiction of Delhi courts (Delhi, India) only.
14. All rights reserved. The company may change/amend/alter/update any income or payment calculation method without any prior information. For updates, please visit our website: www.SumiSaver.com.
15. Disclaimer – A Direct Seller's success depends in great part upon his or her skills, efforts, dedication, desire, and motivation. Becoming a Direct Seller of www.SumiSaver.com is not a guarantee of income. The average income from the Sumi Saver Income & Sumi Fund Plan has not been established. This explanation of the Sumi Saver Income & Sumi Fund Plan is a description of how commissions may be earned under the Plan. It is for illustrative purposes only. There are no guarantees, warranties, or assurances that any level of income, earnings, or success will be earned or attained by any Direct Seller. All Direct Sellers are responsible for meeting all Point Value (PV) and customer requirements, qualifications, and/or deadlines applicable to them. Actual results will vary and result from various factors such as expertise, ability, motivation, and time spent promoting and selling Sumi Saver Products & services.





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