

Abhhyam Marketing Advisor (AMA) Plan

“Karoge toh hoga”

“The Mission: Pension to All – on routine shopping and services”

“Earn. Empower. Elevate.”

www.AbhhyamIndia.com | www.IndianMSME.org | www.ArdhSainikMall.com

Para-1: Overview

A unique opportunity to build your passive income stream while empowering communities with secured life solutions. This is the world’s first welfare scheme where every citizen can earn regular income and pension bonds through their routine shopping and expenses. The AMA income plan is designed to build a network of business partners and community-oriented retail chains under “the Mission: Pension to All” initiative.

A) Why Join as an AMA?

- Unlimited income potential
- Growth via referral & team sales
- Social recognition and promotion
- Contribute to community welfare and pension network
- Work locally, earn nationally

Para-2: Who Can Become an AMA?

Anyone with a passion for social impact and earning potential can register as an “Abhhyam Marketing Advisor (AMA)” by visiting www.AbhhyamIndia.com for his area of choice.

- Registration of Rs.1000/- as Temporary AMA allowed to earn referral monthly sales incentive income only.
- Registration of Rs.31000/- as Regular AM allowed to all kind of income and incentives.
 - AMA Registration referral income.
 - Stores monthly Sales turnover referral income.
 - Store registration income.
 - Get promotion on team building.
 - Entitle for promotional incentive as achieved rank promotions.

Para-3: Role and Responsibility of AMA

- Support existing stores Ardh Sainik Canteens, and Pension Point Stores and onboard new buyers at IndianMSME.org.
- Check their Abhiaya Delivery Code (ADC) Code for POS sales and buying from IndianMSME.org.
- Identify business challenges and resolve them with guidance of policy of the company.
- Your first visit to a store makes it your Abhiaya Authorized Store (AAS).
- Update MIS at Abhhyam AMA mobile app while visiting the stores.
- Achieve minimum sales turnover of Rs.1 Lakh and introduce at least 1 business partner from any 3 categories every month.
- Failure to meet targets for 3 months will result in termination.

Para-4: AMA Stores Sales Referral Incentive Structure (0.50% of Turnover)

- 0.50% of the total turnover of the AMA will be distributed among the team developed the you.
- Every new AMA in your team add and increase your monthly turnover and income as under.
- This is authorized for Regular and Temporary AMA.

Generation	Incentive %
Self	0.25
Generation 1	0.10
Generation 2	0.06
Generation 3	0.04
Generation 4	0.03
Generation 5	0.02
Total	0.50

Para-5: Promotion & Additional Income

- Based on team building performance, AMA can be promoted to ZMA, SMA, and beyond, with additional proportionate income share from the company's turnover.

Promotion Ladder

Level	Criteria	Monthly Abhhyam Sales Turnover	Monthly buyer Turnover	Turnover Share Incentive
AMA	Start as AMA	Rs.5,000/-	Rs.50,000/-	0.5% (up to 5 Gen)
ZMA	Refer 5 Active AMAs	Rs.25,000/-	Rs.2,00,000/-	0.10%
SMA	Have 3 ZMAs in team	Rs.75,000/-	Rs.5,00,000/-	0.10%
NMA	Have 3 SMAs in team	Rs.2,25,000/-	Rs.12,00,000/-	0.10%

- Each level earns from a wider sales base and a share of the company turnover distributed among peers. If one stores buy from IndianMSME.org and sales through Abhhyam POST per month as under then, and AMA able to develop his possible standard team, then estimated achievable monthly earning by AMA would be as under:

Abhhyam Marketing Advisor (DMA) 0.5% tentative income calculation sheet								
Gen	Total Stores	ADC buyer turnover at IMO	Abhhyam Sales turnover	Total turnover	Team size	Abhhyam Sales turnover	Incentive	Incentive amount
Self	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	1	₹ 52,50,000	0.25	₹ 13,125
Gen-1	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	5	₹ 2,62,50,000	0.10	₹ 26,250
Gen-2	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	15	₹ 7,87,50,000	0.06	₹ 47,250
Gen-3	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	45	₹ 23,62,50,000	0.04	₹ 94,500
Gen-4	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	135	₹ 70,87,50,000	0.03	₹ 2,12,625
Gen-5	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	405	₹ 2,12,62,50,000	0.02	₹ 4,25,250

Para-6: ZMA – Zone Marketing Advisor

- Requires 5 regular AMA team
 - Entitled to 0.10% of total company turnover proportionate to their zone
- Example calculation given below:

Zone Marketing Advisor (ZMA) 0.10% tentative income calculation sheet								
Gen	Total Stores	ADC buyer turnover at Indian MSME	Abhhyam Sales minimum turnover	Total turnover	Team size	Abhhyam Sales turnover	Incentive	Incentive amount
Self	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	1	₹ 52,50,000	0.10	₹ 5,250
Gen-1	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	5	₹ 2,62,50,000	0.10	₹ 26,250
Gen-2	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	15	₹ 7,87,50,000	0.10	₹ 78,750
Gen-3	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	45	₹ 23,62,50,000	0.10	₹ 2,36,250
Gen-4	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	135	₹ 70,87,50,000	0.10	₹ 7,08,750
Gen-5	50	₹ 1,00,000	₹ 5,000	₹ 52,50,000	405	₹ 2,12,62,50,000	0.10	₹ 21,26,250
Total	300	₹ 6,00,000			606	₹ 3,18,15,00,000	0.50	₹ 31,81,500
ZMA monthly incentive								
Total ZMA: 50								
Total 0.1% Incentive of total turnover of the company during the month: ₹ 31,81,500								
ZMA estimated incentive: ₹ 63,630 per month								

Para-7: SMA – State Marketing Advisor

- a) Requires 3 ZMA in team
 - b) Entitled to 0.10% of total company turnover in place of ZMA income
- Example calculation given below:

SMA monthly incentive	
Total SMA: 20	
Total 0.1% Incentive of total turnover of the company during the month: ₹ 31,81,500	
SMA estimated incentive: ₹ 1,59,075 per month	

Para-8: NMA – National Marketing Advisor

- a) Requires 3 SMA in team
 - b) Entitled to 0.10% of total company turnover in place of SMA income
- Example: 5 NMAs can earn Rs.10.52 Lakh each from Rs.52.6 Lakh pool

NMA monthly incentive	
Total NMA: 5	
Total 0.1% Incentive of total turnover of the company during the month: ₹ 31,81,500	
NMA estimated incentive: ₹ 6,36,300 per month	

Para-9: AMA Registration Fees & Referral Earnings

- a) One-time AMA registration fee is Rs.31,000/- with referral incentive.
- b) **Temporary Marketing Advisor (TMA)** fee is Rs.1000/- is not entitled reg incentive.

Reg Distribution	Team size	Referral Income of Reg fee	Total AMA Referral income
Company	1		₹ 0.00
Gen-1	5	₹ 6,000.00	₹ 30,000.00
Gen-2	15	₹ 5,000.00	₹ 75,000.00
Gen-3	45	₹ 3,000.00	₹ 1,35,000.00

Reg Distribution	Team size	Referral Income of Reg fee	Total AMA Referral income
Gen-4	115	₹ 3,000.00	₹ 3,45,000.00
Gen-5	345	₹ 3,000.00	₹ 10,35,000.00
	526	₹ 20,000.00	₹ 16,20,000.00

Para-10: Other Store and DDC registration Incentives

Task and working	Entitled Incentives
State Business Manager (State DDC Partner or Master Franchise of 40 DDC)	3% of the invested amount as per policy of the company.
New Ardh Sainik Mall DDC opening	Rs.50,000/- on registration and agreement, subject to condition ASM DDC LOI signed and referred by the Regular AMA.
State Canteen Store under “One Village One Canteen” mission	Rs.5000/- on registration and agreement, subject to condition Canteen LOI signed and referred by the Regular AMA.
Market variety stores conversion as Pension Point Stores	Rs.5000/- on registration and franchise fee of any market store as PPS as per policy, subject to condition LOI signed and referred by the Regular AMA.

Para-11: Other Store and DDC registration referral Incentives

New Store registration and referral income					
Reg Distribution	Team size	New Store reg referral incentive	Total team income in new store reg	New DDC reg referral incentive	Total team DDC incentive
Self	1	₹ 5,000.00	₹ 5,000.00	₹ 50,000.00	₹ 50,000.00
Gen-1	5	₹ 400.00	₹ 2,000.00	₹ 1,000.00	₹ 5,000.00
Gen-2	15	₹ 400.00	₹ 6,000.00	₹ 1,000.00	₹ 15,000.00
Gen-3	45	₹ 400.00	₹ 18,000.00	₹ 1,000.00	₹ 45,000.00
Gen-4	115	₹ 400.00	₹ 46,000.00	₹ 1,000.00	₹ 1,15,000.00
Gen-5	345	₹ 400.00	₹ 1,38,000.00	₹ 1,000.00	₹ 3,45,000.00
	526	₹ 7,000.00	₹ 2,15,000.00	₹ 55,000.00	₹ 5,75,000.00

Para-12: Getting Started

1. Register online: www.AbhhyamIndia.com
2. Select your District
3. Upload your profile and start authorizing stores
4. Refer other advisors to grow your network
5. Track your performance and climb up to ZMA, SMA, and NMA

Para-13: Special Note:

Even Temporary Marketing Advisors (TMA) can start earning up to 5th Generation, but promotions are exclusive to Regular AMAs.

Para-14: Let's Build a Pension-Backed Retail Revolution!

Join the Abhhyam Movement as an AMA and become a changemaker in your district!

🙌 Jai Hind | धन्यवाद 🙌