



# CSM COMPENSATION PLAN

## ABOUT US

Welcome to CSM Universe, your trusted partner in direct selling. Founded in August 2023, CSM Universe is a private limited company under the visionary leadership of Mr. Bijoy Sebastian, a distinguished veteran in the Direct Selling industry. We take pride in our commitment to delivering high-quality products directly to our valued customers.



## OUR MISSION

At CSM Universe, our mission is simple yet profound: to provide top-notch lifestyle products and services that cater to the everyday needs of the common man. Through our unique business opportunity, we aim to empower millions of individuals, enabling them to achieve financial security and fulfillment.

## OUR VISION



Our short-term vision is to reach new heights and become a Rs 1000 crore turnover company. We aspire to expand our presence across Asia and the Middle East, bringing our diverse range of high-quality offerings to households and individuals in need. Our ultimate goal is to spread joy and prosperity to millions of families along the way.

## WHY CHOOSE CSM UNIVERSE?

**Quality Assurance:** We are dedicated to offering products and services of the highest quality, ensuring your satisfaction with every purchase.

**Direct Delivery:** Say goodbye to intermediaries. We bring our products directly to your doorstep, saving you time and money.

**Financial Security:** Our unique opportunity empowers you to secure your financial future, creating a path towards prosperity and success.

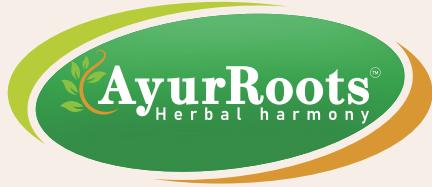
**Community Impact** Join us in spreading smiles and changing lives. Your support helps us uplift countless families across the region.

Join us on our journey to make a positive impact on the lives of many. Together, we can create a brighter and more prosperous future for all. Thank you for choosing CSM Universe as your trusted partner in direct marketing.

# OUR PRESTIGIOUS BRANDS



At CSM Universe, we take pride in presenting our esteemed brands that cater to diverse aspects of your lifestyle and well-being.



Discover the essence of holistic wellness with Ayurroots. Our range of wellness products is crafted with the finest natural ingredients and rooted in the ancient wisdom of Ayurveda.



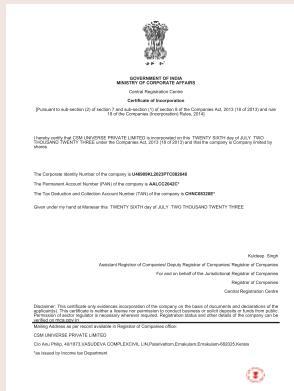
Elevate your living spaces with the refreshing touch of Greenmist. Our range of home care products is designed to cleanse, rejuvenate, and invigorate your surroundings.



**Royal Flavours - Food Products:** Indulge your senses with the exquisite offerings of Royal Flavours. Royal Flavours brings you a curated selection of premium grocery and food products. Experience the richness of flavors and quality ingredients that define the royal treatment in every meal.

For latest product details please log on to [www.csmuniverse.com](http://www.csmuniverse.com)

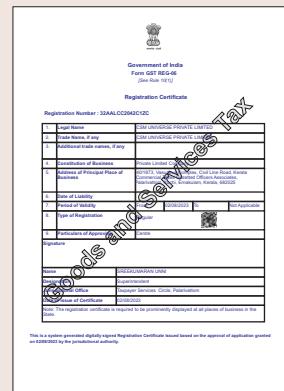
## LEGAL DOCUMENTS



### CERTIFICATION OF INCORPORATION



PAN



### GST REGISTRATION

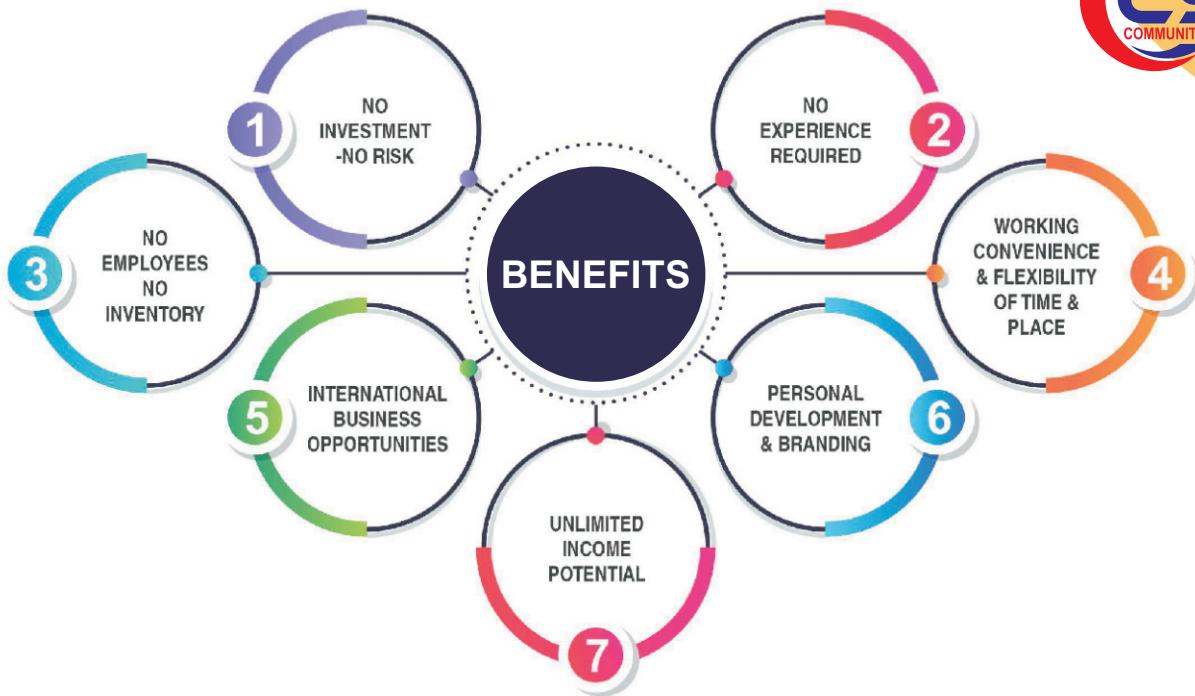


### ISO CERTIFICATE



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# WHY DIRECT SELLING

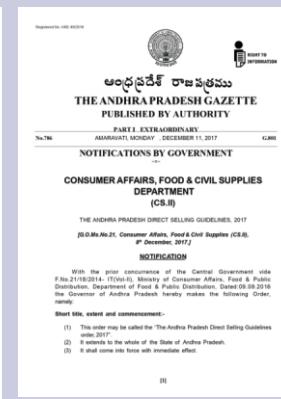
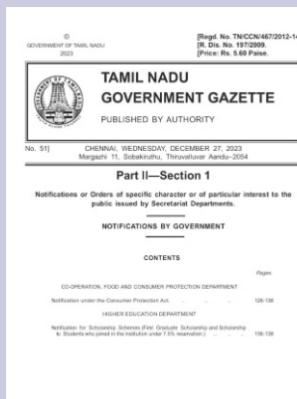


## INDIA STEPS IN THE "BILLION-DOLLAR CLUB" OF THE MULTI-BILLION DOLLAR GLOBAL DIRECT SELLING INDUSTRY



*The Best Time to Choose the  
DIRECT SELLING INDUSTRY IS NOW!*

**Did You know! According to FICCI-KPMG Report, India's Direct Selling Industry has the Potential to Grow Almost 9x Times to Touch Rs 64,500 Crore by 2025**



## DIRECT SELLING LAW & STATE GUIDELINES

## CSM COMPENSATION PLAN

CSM Compensation Plan has been designed to be an equal business opportunity for all those who get associated with us. The CSM Compensation Plan ensures that you earn in proportion to the efforts you put in. CSM Compensation Plan aims to create a sustainable revenue stream by continuous development of channels and driving ongoing product sales.

Anybody who wants to start an independent business can become an Independent Distributor of CSM Universe Private Limited. To become an Independent Distributor, one has to register himself / herself as a customer with the company by filling a simple registration form free of cost and purchase products for personal consumption.

Once a customer is satisfied with the quality of CSM products, he / she may refer these products to prospect customers and earn financial benefits in the form of bonuses and rewards. To earn these bonuses and rewards, customer has to become an Independent Distributor by accepting the contract and has to abide by the terms & conditions of CSM Universe Private Limited.

### TYPES OF INCOMES

RETAIL PROFIT

1

BUSINESS  
DEVELOPMENT  
BONUS

MENTOR BONUS

2

CLUB  
ROYALTY BONUS

BUSINESS  
MATCHING BONUS

3

ANNUAL  
ROYALTY BONUS

PERFORMANCE  
BONUS

4

PERFORMANCE  
REWARD





# INCOME DESCRIPTION

## RETAIL PROFIT

Retail profit is the margin between the prices at which the Independent Distributors purchase the products (Distributor Price / DP) and the prices at which these products are sold (Maximum Retail Price / MRP) to other people. Independent Distributors in CSM Compensation Plan can earn Retail profit of upto 40% on MRP of the products.

**For Example:** Every product in CSM porolio has a MRP & Distributor Price (DP). If a product has a MRP of Rs.1000/-, Independent Distributors in CSM can purchase the same products on DP which is Rs. 600/- and may resell the same product on MRP and earn Rs. 400/- (i.e 40% profit) on reselling the product.

Retail Profit = MRP – DP

MRP = 1000

DP = 600

Retail Profit =  $1000 - 600 = 400/-$

40% Retail Profit

### NOTES:

- DP is referred as Distributor Price
- MRP is referred as Maximum Retail Price
- Retail Profit is not calculated and paid by the company.
- Company reserves the right to further give discount on any product below DP.

## MENTOR BONUS

When a person is registered as an Independent Distributor of CSM and introduce more Independent Distributors and these Independent Distributors make a purchase of products from CSM, then on every purchase special points are generated which are called as Business Volume (BV) points. These BV points are given to every Independent Distributor in the upward network. Independent Distributors can introduce unlimited direct Independent Distributors in their 2 Business Channels – Power Channel and Weaker Channel. CSM Compensation Plan pays Mentor Bonus to Independent Distributors to enjoy the goods with an ease based on the BV points accumulated by them on their directly introduced Independent Distributor purchases. Independent Distributors will earn 8% of the BV purchased by their directly sponsored Independent Distributor as Mentor Bonus. The value of 1 BV is equal to Rs. 1/-.

**For example:** An Independent Distributor “U” has introduced 2 Independent Distributors under his / her network: “A”, & “B”. 2 introduced Independent Distributors purchased products of 7500 BV & 2500 BV respectively. Then, Mentor Bonus for U will be calculated as:

A (7500 BV) =  $8\% \times 7500 = 600$  BV

B (2500 BV) =  $8\% \times 2500 = 200$  BV

Total BVs earned = 800 BV

Value of 1 BV = Rs. 1/-

Value of 800 BV = Rs.  $1 \times 800$  BV = Rs. 800/-

**Total Mentor Bonus on purchase of products by 2 introduced Independent Distributor = Rs. 800/-.**

### NOTES:

- Mentor Bonus is calculated and paid on daily basis.
- **Closing Period:** Mentor Bonus is calculated on the Business done between 00:00:00 am to 23:59:59 pm every day.
- **Payout Period:** Mentor Bonus is paid every day.
- Mentor Bonus is also paid on the repurchases done by the directly introduced Independent Distributors in the multiples of 2500 BV.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to change or modify the Mentor Bonus as deemed necessary.

## BUSINESS MATCHING BONUS

Business Matching Bonus is the main pillar of CSM Compensation Plan which encourages its Independent Distributors to promote more and more CSM Products and business opportunity. The Business Matching aspect of the CSM Compensation Plan is calculated from your network, with minimum 2 Business channels – Power Channel & Weaker Channel. An Independent Distributor can place new sales under first 2 sales which are called as Spill sales for the sponsor Independent Distributor. The channel with highest business will be called as Power channel and channel with lower business will be called as weaker channel. Based on Business Volume (BV) points, CSM Compensation Plan compensates its Independent Distributors with Business Matching Bonus firstly on the business done in the ratio of 1:2 or 2:1 and further, on the business done in the ratio of 1:1. As your business grows, you will be entitled to get 18% of matched Business Volume (BV) generated in weaker channel as Business Matching Bonus. The Value of 1 BV is considered as Re. 1/-.

### FOR EXAMPLE 1

	CHANNEL A	CHANNEL B	
<b>Day 1</b>	5000	2500 BV	INITIAL BUSINESS CALCULATED IN 2:1 RATIO
Matched BV	<b>2500 BV</b>		18% OF MATCHED BV=Rs. 450
Balance BV	0 BV	0 BV	
<b>Day 2</b>	5000	7500 BV	CALCULATED IN 1:1 RATIO
Matched BV	<b>5000 BV</b>		18% OF MATCHED BV=Rs. 900
Balance BV	0 BV	2500 BV	CARRY FORWARDED

NB: BUSINESS MATCHING BONUS IS CALCULATED IN THE MULTIPLES OF 2500 BV

### FOR EXAMPLE 2

	CHANNEL A	CHANNEL B	
<b>Day 1</b>	7500 BV	10000 BV	INITIAL BUSINESS CALCULATED IN 1:2 RATIO
Matched BV	<b>7500 BV</b>		18% OF MATCHED BV=Rs. 1350
Balance BV	0 BV	0 BV	
<b>Day 2</b>	15000	25000 BV	CALCULATED IN 1:1 RATIO
Matched BV	<b>15000 BV</b>		18% OF MATCHED BV=Rs. 2700
Balance BV	0 BV	10000 BV	CARRY FORWARDED

NB: BUSINESS MATCHING BONUS IS CALCULATED IN THE MULTIPLES OF 2500 BV





## LEADERSHIP LEVELS

An Independent Distributor can rise through the CSM Compensation Plan by increasing the sales of CSM Products. In CSM Compensation Plan an Independent Distributor achieves a Leadership Level on the basis of cumulative business generated through First Purchase as well as Repurchase. Below mentioned is the Qualification Criteria of qualifying different ranks:

S NO.	BUSINESS MATCHING	MONTHLY SELF-REPURCHASE	RANK	POWER CARRY FORWARD
1	30,000 BV	200 BV	Star	Upto 2,00,000 BV
2	57,500 BV	400 BV	Bronze	Upto 3,00,000 BV
3	1,97,500 BV	600 BV	Silver	Upto 5,00,000 BV
4	4,77,500 BV	750 BV	Gold	Upto 10,00,000 BV
5	10,37,500 BV	1000 BV	Platinum	Upto 20,00,000 BV
6	24,37,500 BV	1250 BV	Sapphire	Upto 30,00,000 BV
7	53,37,500 BV	1500 BV	Pearl	Upto 40,00,000 BV
8	1,13,37,500 BV	2000 BV	Ruby	Upto 50,00,000 BV
9	2,63,37,500 BV	2500 BV	Emerald	Upto 60,00,000 BV
10	5,63,37,500 BV	3000 BV	Diamond	Upto 70,00,000 BV
11	11,98,37,500 BV	4000 BV	Blue Diamond	Upto 80,00,000 BV
12	27,88,37,500 BV	5000 BV	Crown Diamond	Upto 90,00,000 BV
13	59,88,37,500 BV	7500 BV	Brand Ambassador	Upto 1,00,00,000 BV

### NOTES:

- Business Matching Bonus is calculated and disbursed on daily basis.
- Power Channel:** Channel with the highest business
- Weaker Channel:** Channel with the lower business
- Closing Period:** Business Matching Bonus is based on the business conducted between 00:00:00 am to 23:59:59 pm every day.
- Payout Period:** Business Matching Bonus is paid every day.
- To earn Business Matching Bonus, Independent Distributor must have 2 personal enrolled channels.
- Maximum limit of earning Business Matching Bonus every day is as mentioned below:

S.NO	SELF PURCHASE	DAILY LIMIT
1	2500 BV	Rs. 4950/-
2	7500 BV	Rs. 14850/-
3	15000 BV	Rs. 24750/-

- Business Matching Bonus is calculated and paid in the multiples of 2500 BV.
- Any business that is not matched will be carry forwarded for next closing period.
- To remain active and eligible to earn the Business Matching Bonus daily, an Independent Distributor must complete a monthly repurchase based on their achieved Leadership Level.
- If an Independent Distributor fails to make the required monthly repurchase:
  - Their carry-forward business from the Power Channel will stop from the start of the next calendar month.
  - Carry-forward business will only resume once the monthly repurchase is completed.
  - If an Independent Distributor does not make any repurchase for two consecutive months, 10% of the carry-forward business from the Power Channel will be deducted every month.
  - Any Business Matching Bonus earned during this period will be withheld and will only be released after the monthly repurchase is completed.
  - If an Independent Distributor fails to make a repurchase for three consecutive months, their Business Matching Bonus will be forfeited permanently.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to change or modify the Business Matching Bonus as deemed necessary.

## PERFORMANCE BONUS

Performance Bonus is another pillar of CSM Compensation Plan that encourages its Independent Distributors to promote more and more sales of CSM products. The Performance Bonus comprises 3% of the company's monthly BV turnover and is calculated through a "Point Sharing System," considering the business conducted by qualifying Independent Distributors in that month. To qualify for the Performance Bonus, an Independent Distributor must achieve the Leadership Level of Platinum and above. The value of the Performance Bonus varies monthly and is computed using the following formula:

**Performance Bonus =** (Your Matching BV / Sum of Matched BV of all Performance Bonus Qualifiers) × 3% of Company's monthly BV Turnover

### NOTES

- Performance Bonus is calculated and disbursed on a monthly basis.
- **Closing Period:** Performance Bonus is based on the business conducted between the 1st and last day of each month.
- **Payout Period:** Performance Bonus is paid out on the 7th day of the corresponding month following the closing period.
- To earn Performance Bonus every month, Independent Distributor must have a minimum business matching of 3,00,000 BV every month.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to change or modify the Performance Bonus as deemed necessary.

## BUSINESS DEVELOPMENT BONUS

To further reward Independent Distributors, CSM Compensation Plan introduces the Business Development Bonus, contributing 3% of its monthly BV turnover. This bonus is calculated through a "Point Sharing System," considering the business conducted by qualifying Independent Distributors in that month. To qualify for the Business Development Bonus, an Independent Distributor must achieve the Leadership Level of Ruby or above. The value of the Business Development Bonus varies monthly and is computed using the following formula:

**Business Development Bonus =** (Your Matching BV / Sum of Matched BV of all Business Development Bonus Qualifiers) × 3% of Company's monthly BV Turnover

### NOTES

- The Business Development Bonus is calculated and disbursed on a monthly basis.
- **Closing Period:** The Business Development Bonus is based on the business conducted between the 1st and last day of each month.
- **Payout Period:** The Business Development Bonus is paid out on the 7th day of the corresponding month following the closing period.
- To earn Business Development Bonus every month, Independent Distributor must have a minimum business matching of 7,50,000 BV every month.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to modify or amend the Business Development Bonus structure as deemed necessary.

## CLUB ROYALTY BONUS

In CSM Compensation Plan an Independent Distributor can direct, guide, and influence the behaviour and work of others towards accomplishment of specific goals in a given situation. In order to encourage Independent Distributors, CSM Compensation Plan compensates them with Club Royalty Bonus on achieving the Leadership Level of Blue Diamond & above. The Club Royalty Bonus is paid to the Independent Distributors in 3 levels as mentioned below:



### BLUE DIAMOND CLUB:

When an Independent Distributor is able to achieve the Leadership Level of Blue Diamond, he / she enters the Blue Diamond Club and CSM Compensation Plan rewards him / her with Blue Diamond Club Royalty Bonus. To give away this Blue Diamond Club Royalty Bonus, company allocates special fund of 1% of company's monthly BV turnover and is computed using the following formula:

**Blue Diamond Club Royalty Bonus =** (Your Matching BV / Sum of Matched BV of all Blue Diamond Club Royalty Bonus Qualifiers) × 1% of Company's monthly BV Turnover



### CROWN DIAMOND CLUB:

Further, when an Independent Distributor is able to achieve the Leadership Level of Crown Diamond, he / she enters the Crown Diamond Club and CSM Compensation Plan rewards him / her with Crown Diamond Club Royalty Bonus. To give away this Crown Diamond Club Royalty Bonus, company allocates special fund of 1% of company's monthly BV turnover and is computed using the following formula:

**Crown Diamond Club Royalty Bonus =** (Your Matching BV / Sum of Matched BV of all Crown Diamond Club Royalty Bonus Qualifiers) × 1% of Company's monthly BV Turnover



### BRAND AMBASSADOR CLUB:

Further, when an Independent Distributor is able to achieve the Leadership Level of Brand Ambassador, he / she enters the Brand Ambassador Club and CSM Compensation Plan rewards him / her with Brand Ambassador Club Royalty Bonus. To give away this Brand Ambassador Club Royalty Bonus, company allocates special fund of 1% of company's monthly BV turnover and is computed using the following formula:

**Brand Ambassador Club Royalty Bonus =** (Your Matching BV / Sum of Matched BV of all Brand Ambassador Club Royalty Bonus Qualifiers) × 1% of Company's monthly BV Turnover

### NOTES:

- Club Royalty Bonus is calculated and disbursed on monthly basis.
- An Independent Distributor will earn Club Royalty Bonus only from the highest Club achieved.
- **Closing Period:** Club Royalty Bonus is based on the business conducted between 1st & last day of every month.
- **Payout Period:** Club Royalty Bonus is paid on 7th day of every corresponding month of the closing month.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to modify or amend the Club Royalty Bonus structure as deemed necessary.

## ANNUAL ROYALTY BONUS

The Annual Royalty Bonus is a prestigious reward reserved for Independent Distributors who reach the highest Leadership Level of Brand Ambassador. Annual Royalty bonus recognizes the exceptional leadership, dedication, and significant contributions of these top achievers to the company's growth. As a hallmark of success, the Annual Royalty Bonus serves as an enduring incentive, symbolizing CSM's commitment to honouring its most accomplished leaders and inspiring others to aim for the pinnacle of achievement. To give away this Annual Royalty Bonus, company allocates special fund of 1% of company's annual BV turnover and equally divides the allocated amount among all the Annual Royalty Bonus achievers. Annual Royalty Bonus is calculated as per below mentioned formula:

**Annual Royalty Bonus** = 1% of company's Annual BV Turnover / No. of Brand Ambassador's

### NOTES:

- Annual Royalty Bonus is calculated and disbursed on annual basis.
- **Closing Period:** Annual Royalty Bonus is based on the business conducted between 1st April & 31st march every year.
- **Payout Period:** Annual Royalty Bonus is paid on the annual day event of the company.
- Active Business is determined after deducting all cancellations and refunds from the current payout period.
- The company reserves the right to modify or amend the Annual Royalty Bonus structure as deemed necessary.

## PERFORMANCE REWARDS

CSM Compensation Plan appreciates the hard work done by the Independent Distributors in Promoting sales in the form of Performance Rewards. CSM Compensation Plan announces different rewards from time to time and Independent Distributors can earn such rewards on the basis of Ranks they have achieved. For more details on Performance rewards, please visit our website: [www.csmuniverse.com](http://www.csmuniverse.com)

## NOTES & DISCLAIMER

1. The Customer Registration is absolutely free and the company does not ask for any registration fee for it.
2. Calculations of daily & monthly bonuses will be carried out by the software systems only.
3. All necessary tax deductions from earned bonuses & rewards would be made as per the Govt. laws.
4. All the illustrations and examples given herein are just for readers' understanding purpose.
5. All the calculations work on the pro rata basis.
6. CSM Compensation Plan is a hardcore sales & marketing of its products. It is not any type of money-making scheme. It is not an overnight millionaire making program.
7. The incomes from any plan are subject to your efforts and as per terms & conditions given on the website: [www.csmuniverse.com](http://www.csmuniverse.com)
8. Grievances or complaints, if any, shall be resolved in accordance with the Grievance Redressal Mechanism provided by the company or through arbitration as per laws of the land.
9. Disputes if any will be resolved in the legal jurisdiction of Ernakulam courts (Kerala, India) only.
10. 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.csmuniverse.com](http://www.csmuniverse.com).
11. Disclaimer - An Independent Distributor's success depends in great part upon his or her skills, efforts, dedication, desire, and motivation. Becoming an Independent Distributor of CSM Universe Private Limited is not a guarantee of income. Average income from the CSM Compensation Plan has not been established. This explanation of the CSM Compensation Plan is a description of how commissions may be earned under the Compensation 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 Independent Distributor. All Independent Distributors are responsible for meeting all business volume and customer requirements, qualifications and / or deadlines applicable to them. Actual results will vary and will be a result of various factors such as expertise, ability, motivation, and time spent promoting and selling CSM Products.



## CSM UNIVERSE PVT. LTD.



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