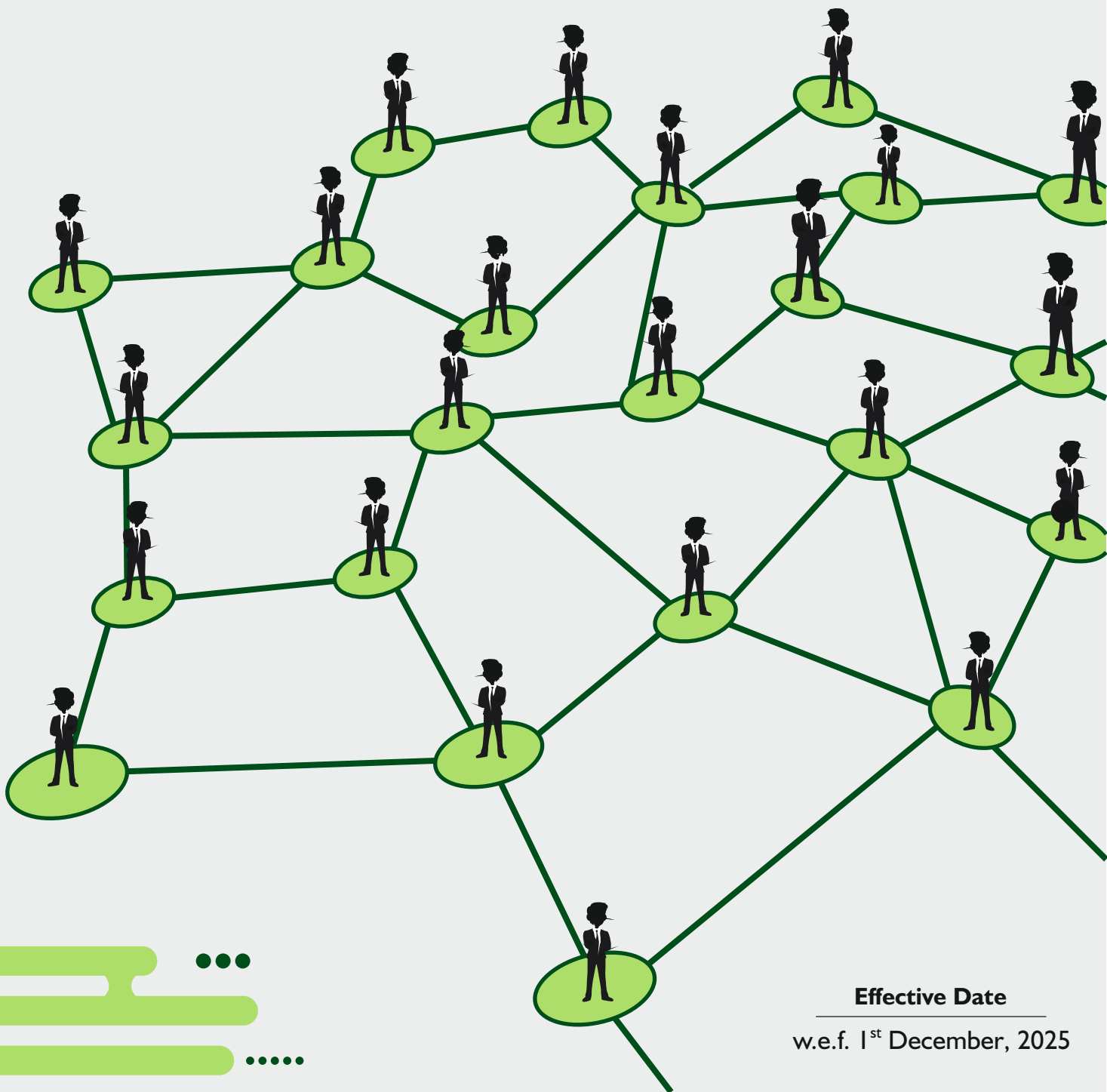


# mf<sup>TM</sup>

## myfishfa



**Effective Date**

w.e.f. 1<sup>st</sup> December, 2025



## MY FISHFA BUSINESS PLAN

### 8 Ways To Earn :

1) Retail Profit - Upto 25%

2) Customer Referral Bonus - 25%

3) Direct Referral Bonus - 5%

4) Sales Matching Bonus - 15%

5) Performance Bonus - 5%

6) Business Development Bonus - 3%

7) Leadership Bonus - 2%

8) Awards & Rewards

**Note: Nomination Facility is available**

## 1) Retail Profit - Upto 25%

Computation :

MRP - Distributor Price = Retail Profit

Example :

Root Health 250 gm.

₹ 1,350 - ₹ 1,010 = ₹ 340



Retailer

## 2) Customer Referral Bonus - 25%

Qualification :

The Distributor ID should be Pro Retailer or above with completed KYC.

Computation :

Suppose a product's MRP is ₹ 1,000 and the Distributor Price (DP) is ₹ 750, generating 450 BV. When an Independent Distributor's customer purchases this product, the Independent Distributor receives 450 BV as Self Purchase BV and earns 25% of 450 BV = ₹ 112.5 as Customer Referral Bonus



Independent  
Distributor

Note :

- This income is computed on business cycle basis.
- 4 business cycle every month: 1st to 7th, 8th to 14th, 15th to 21st & 22nd to month end.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete.

## 3) Direct Referral Bonus - 5%

Qualification :

The Distributor ID should be Pro Retailer or above with completed KYC.

Computation :

An Independent Distributor "U" has sponsored 3 Independent Distributor under his / her network: "A", "B" & "C".

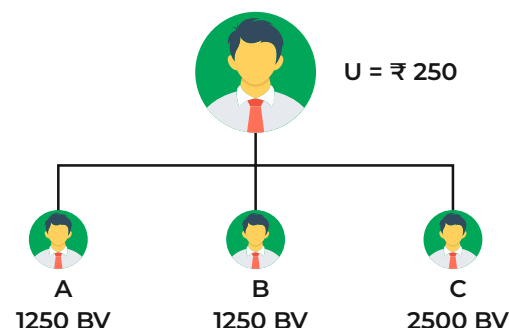
3 sponsored Independent Distributors purchased products of 1250 BV, 1250 BV & 2500 BV respectively. Then, Direct Referral Bonus for U will be calculated as:

A (1250 BV) = 1250 BV x 5% = ₹ 62.5

B (1250 BV) = 1250 BV x 5% = ₹ 62.5

C (2500 BV) = 2500 BV x 5% = ₹ 125

Total Direct Referral Bonus = ₹ 250



Note :

- This income is computed on business cycle basis.
- 4 business cycle every month: 1st to 7th, 8th to 14th, 15th to 21st & 22nd to month end.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete.

## 4) Sales Matching Bonus - 15%

### Qualification :

The Distributor ID should be Star Rank or above with completed KYC.

### Computation :

Distributors are remunerated on the matched BV between the Power Team and the Weaker Team. When both teams generate equal business volume, that portion qualifies for payout as the Sales Matching Bonus.

Independent Distributors earn 15% of the matched BV from the Weaker Team

### For Example:

An Independent Distributor generate sales of 1250 BV in Power team and sales of 1250 BV in Right Team, it makes him / her eligible to earn 15% of matching BV as Sales Matching Bonus.

	POWER TEAM	WEAKER TEAM	
Week 1	1250 BV	1250 BV	15% of Matched BV
Matched BV	1250 BV	1250 BV	1250 BV x 15% = ₹ 187.5
Balance BV	O BV	O BV	
Week 2	2750 BV	2500 BV	
Total BV	2750 BV	2500 BV	15% of Matched BV
Matched BV	2500 BV	2500 BV	2500 BV x 15% = ₹ 375
Balance BV	250 BV	O BV	

Capping Limit : ₹ 2,00,000 / Business cycle

LEADERSHIP RANK ADVANCEMENT						
Free Sign up as an Independent Distributor						
Level 1: Retailer Retail our Products: 1250 BV				Level 2: Pro Retailer Build your Business Organization		
Sr NO.	BUSINESS MATCHING	DIRECT TEAM	QUALIFIED TEAMS	MONTHLY REPURCHASE	POWER CARRY FORWARD	LEADERSHIP RANKS
1	2,500 BV	2 teams		300 BV	1,00,000 BV	Star
2	Next 10,000 BV	2 teams		300 BV	2,00,000 BV	Executive
3	Next 25,000 BV	2 teams		300 BV	4,00,000 BV	Sr. Executive
4	Next 62,500 BV	2 teams		300 BV	6,00,000 BV	Royal Executive
5	Next 1,25,000 BV	2 teams		300 BV	8,00,000 BV	Silver
6	Next 2,50,000 BV	2 teams		500 BV	10,00,000 BV	Gold
7	Next 6,25,000, BV	2 teams		500 BV	20,00,000 BV	Pearl
8	Next 12,50,000 BV	2 teams		500 BV	30,00,000 BV	Platinum
9	Next 25,00,000 BV	2 teams		500 BV	40,00,000 BV	Sapphire
10	Next 62,50,000 BV	2 teams		500 BV	50,00,000 BV	Emerald
11	Next 1,25,00,000 BV	2 teams	1 Platinum & 1 Silver	700 BV	60,00,000 BV	Diamond

### Note :

- This income is computed on business cycle basis.
- 4 business cycle every month: 1st to 7th, 8th to 14th, 15th to 21st & 22nd to month end.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete.
- To earn sales matching bonus, Independent Distributors must have 2 personally enrolled teams.
- Matching BV beyond cap limit will be flushed-out from both the team. Unmatched BV will be carried forward to the next business cycle as per Leadership Rank wise carried forward limits defined by the company.

## 5) Performance Bonus - (5% of the Monthly BV Turnover)

### Qualification :

- Independent Distributor must achieve the Leadership Rank of Sr. Executive and above.
- Independent Distributor must have a minimum business matching of 25,000 BV every month.

### Computation :

$$\text{Performance Bonus} = \left( \frac{5\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Performance Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

### For Example:

Company business = 10,00,000 BV.

5% of BV Turnover = 50,000

Independent Distributor "A" has achieved the rank of Sr. Executive and has achieved a business matching of 30,000 BV in a month. Now he is eligible to earn Performance Bonus for the month.

Total matching business achieved by all the Performance Bonus achievers = 5,00,000 BV

$$\text{Formula} = \left( \frac{5\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Performance Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

$$\text{Performance Bonus for "A"} = \left( \frac{50,000 \text{ BV}}{5,00,000 \text{ BV}} \right) \times 30,000 \text{ BV} = ₹ 3,000$$

### Note :

- This income is computed on monthly basis.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete

## 6) Business Development Bonus - (3% of the Monthly BV Turnover)

### Qualification :

- Independent Distributor must achieve the Leadership Rank of Pearl and above.
- Independent Distributor must have a minimum business matching of 2,50,000 BV every month.

### Computation :

$$\text{Business Development Bonus} = \left( \frac{3\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Business Development Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

### For Example:

Company business = 1,00,00,000 BV.

3% of BV Turnover = 3,00,000

Independent Distributor "A" has achieved the rank of Pearl and has achieved a business matching of 4,00,000 BV in a month. Now he is eligible to earn Business Development Bonus for the month.

Total matching business achieved by all the Business Development Bonus achievers = 50,00,000 BV

$$\text{Formula} = \left( \frac{3\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Business Development Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

$$\text{Business Development Bonus for "A"} = \left( \frac{3,00,000 \text{ BV}}{50,00,000 \text{ BV}} \right) \times 4,00,000 \text{ BV} = ₹ 24,000$$

### Note :

- This income is computed on monthly basis.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete

## 7) Leadership Bonus - (2% of the Monthly BV Turnover)

Qualification :

- Independent Distributor must achieve the Leadership Rank of Diamond.
- Independent Distributor must have a minimum business matching of 12,50,000 BV every month.

Computation :

$$\text{Leadership Bonus} = \left( \frac{2\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Leadership Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

For Example:

Company business = 10,00,00,000 BV.

2% of BV Turnover = 20,00,000

Independent Distributor "A" has achieved the rank of Diamond and has achieved a business matching of 30,00,000 BV in a month. Now he is eligible to earn Leadership Bonus for the month.

Total matching business achieved by all the Leadership Bonus achievers = 80,00,000 BV

$$\text{Formula} = \left( \frac{2\% \text{ of Company's monthly BV Turnover}}{\text{Sum of Matched BV of all Leadership Bonus Qualifiers}} \right) \times \text{Your Matching BV}$$

$$\text{Leadership Bonus for "A"} = \left( \frac{20,00,000 \text{ BV}}{80,00,000 \text{ BV}} \right) \times 30,00,000 \text{ BV} = ₹ 7,50,000$$

Note :

- This income is computed on monthly basis.
- Actual business is calculated, after deducting return products business volume.
- All pay-outs are generated & paid post return window period is complete

## 8) Awards & Rewards

Qualification :

The Distributor ID should be Star Rank or above with completed KYC.

### Monthly

Computation :

Business Kit = Independent Distributor must match the sales of 40,000 BV in Power team and sales of 40,000 BV in Weaker Team in a month.

Note :

- This award is Monthly.
- The Business Kit is available once per Independent Distributor.
- Training : Compulsory



## Glossary

- **My Fishfa** – Refers to TVA Trade Links LLP, the company offering direct selling opportunities and products.
- **Compensation Plan Access** – For the most up-to-date version of the My Fishfa Business Plan, visit [www.myfishfa.com](http://www.myfishfa.com).
- **Customer Registration** – Registration as a customer is completely free. My Fishfa does not charge any registration or enrolment fees.
- **Income Calculations** – All earnings and income calculations are executed exclusively through our official software systems.
- **Tax Deductions** – All incomes and rewards are subject to statutory tax deductions in accordance with applicable government laws.
- **Illustrative Purposes** – Examples and illustrations in this document are for understanding only and do not guarantee results.
- **Pro Rata Basis** – All earnings are calculated on a pro rata basis, aligned with applicable business rules.
- **Independent Distributor** – A person registered with My Fishfa who avails products and services for personal use or for acquaintances. They are customers and not employees, partners, or agents of the company.
- **Active / Existing Independent Distributor** – A registered individual actively selling or promoting My Fishfa products/services in line with company policies. They are bound by company rules and applicable law, and must not misrepresent themselves as employees, owners, or managers of My Fishfa.
- **Prospect Customer** – Any individual who is approached by an existing Independent Distributor to explore the business opportunity or product offerings.
- **Grievance Redressal** – Complaints or disputes will be resolved via Company's official Grievance Redressal Mechanism or through arbitration as per applicable laws.
- **Jurisdiction** – All disputes are subject to the legal jurisdiction of District courts of Rajkot (Gujarat, India) only.
- **Compensation Ethics** – My Fishfa does not provide compensation for mere team-building without genuine product sales.
- **Zero Joining Fee** – My Fishfa does not charge any fees for joining, subscription, or registration. To earn through the My Fishfa Business Plan, an Independent Distributor must be active and qualified.
- **Right to Modify** – The company reserves the right to update, amend, or revise payment and income calculations at any time, without prior notice. Updates are published at [www.myfishfa.com](http://www.myfishfa.com).
- **Disclaimer** – All payout figures shown are illustrative and not representative of guaranteed earnings. Earnings depend entirely on the individual's effort, skill, and leadership. Any income claims made without proper context or company approval are misleading and discouraged.
- **Product Commitment** – All My Fishfa products are of high quality. In case of any issues, customers are encouraged to contact our Grievance Cell through our official website for resolution.

## Abbreviations

**BV** : Business Volume Points

**DP**: Distributor Price (price at which Independent Distributors buy products from the company).

**MRP**: Maximum Retail Price (price printed on the product for customer sale).

**Power Team** : Team generating higher business volume, while the other is called the Weaker Team.

**Capping** : Maximum amount earned by the distributor in any income.

**Eligibility to get all income** : Pro Retailer



## Product Price List

### Agriculture Products : Agriyug

Sr NO.	Product	Packing	MRP	GST Rate	Distributor Price	Without GST	BV
1	Terra Matrix	250g	1350	5.00%	1010	961.9	371
2	Terra Vita	1kg	1250	5.00%	940	895.23	346
3	Terra Aura - WS	250g	860	5.00%	645	614.29	237
4	Terra Aura - G	4kg	860	5.00%	645	614.29	195
5	Terra Cycle	1kg	400	5.00%	300	285.71	91
6	Green Care	250g	1350	5.00%	1010	961.9	371
7	Terra Soul	1L	438	5.00%	330	314.28	108
8	Terra Cure	250g	800	5.00%	600	571.42	236
9	Terra Guard	250g	1000	5.00%	750	714.28	294
10	Terra Meta	1kg	467	5.00%	350	333.57	128
11	Proteca	1L	1500	5.00%	1125	1071.42	391
12	All 100	250ml	530	18.00%	400	338.98	133
13	Kitchen Garden Growth Booster	70g	453	5.00%	340	323.57	107
14	Kitchen Garden Compost	250g	250	5.00%	190	180.95	56

### Animal Feed Suppliment : Pashuayur

Sr NO.	Product	Packing	MRP	GST Rate	Distributor Price	Without GST	BV
1	Milkyway	1L	1150	0.00%	860	860	279
2	Pet Essential	1kg	1200	0.00%	900	900	416

### Personal Care : Billori

Sr NO.	Product	Packing	MRP	GST Rate	Distributor Price	Without GST	BV
1	Papaya Soap	400g	400	5.00%	300	285.71	80
2	Black Turmeric Toothpaste	100g	139	5.00%	100	95.23	31
3	Bamboo & Bhiringraj Shampoo	200ml	250	5.00%	190	180.95	60
4	Bamboo Jatamansi Hair Oil	200ml	350	5.00%	260	247.85	78
5	Neem Soap	80g	44	5.00%	35	33.33	3

### Home Care : Ecoease

Sr NO.	Product	Packing	MRP	GST Rate	Distributor Price	Without GST	BV
1	Enzymatic Laundry Detergent	1L	450	18.00%	340	288.14	110
2	Enzymatic Dishwash Liquid	500ml	300	18.00%	225	190.68	80
3	Probiotic Multi-Surface Cleaner	1L	500	18.00%	375	317.79	137

Agriculture Products : Kish							
Sr NO.	Product	Packing	MRP	GST Rate	Distributor Price	Without GST	BV
1	Root Health	250 g	1350	5.00%	1010	961.90	371
2	Root Health	100 g	330	5.00%	250	238.10	88
3	Sudarshan	1 kg	1250	5.00%	940	895.24	346
4	Sudarshan	200 g	285	5.00%	215	204.76	76
5	NPK	250 g	900	5.00%	675	642.86	248
6	VAM	250 g	860	5.00%	645	614.29	237
7	VAM	4 kg	860	5.00%	645	614.29	195
8	Decomposer	1 kg	400	5.00%	300	285.71	91
9	Escort	250 g	1350	5.00%	1010	961.90	371
10	Plant Boost	1000 ml	429	5.00%	320	304.76	101
11	Pseudo	1 kg	385	5.00%	290	276.19	110
12	Tricho	1 kg	385	5.00%	290	276.19	110
13	Meta	1 kg	470	5.00%	350	333.33	128
14	Verti - C	1 kg	470	5.00%	350	333.33	128
15	Samarth	1000 ml	1415	5.00%	1060	1009.52	360
16	Samarth	500 ml	800	5.00%	600	571.43	194
17	100	250 ml	530	18.00%	400	338.98	133



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