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UPOS E DIGITAL MALL

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Make yourself a UNIVERSAL POINT OF SALE

" AB SABKA BUSINESS HAI APNA BUSINESS ,, Sell Products of Big Brands & other local shops along with 20 crore+ products & services without any investment in inventory & help yourself to increase your revenue by helping other businesses to sell their products & services

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India's largest 180 year old media conglomerate - The Times of India and Economic Times, has invested in us, showing trust in the management and business model.

What is UPOS-The Digital Mall?

An Advanced digital powerhouse platform to benefit the vendors through inter-exchange of business or creating new entrepreneurs at a minimum cost with zero investment in inventory

Best Earning Opportunity !

Worlds biggest Inter-exchange of business Generating Entrepreneurial & Employment Opportunities for all

Guaranteed Cashback/Rewards up to 100% to customers 20 Crore+ Products and Services to sell



Global Garner presents all new concept to

- Zero investment in Inventory
- Zero Maintenance Cost
- Increase your earning & generate new revenue from an existing customer base
- Enhance your profits
- Expand your existing business
- Generate new employment
- Set up your new business
- · Maximum return with the lowest capital requirement
- Large and Diversified inventory
- Best Earning Opportunity with lowest capital investment
- No Infrastructure, No Staff, No Overheads required
- "A welcome addition to an existing business or a new risk-free business."

Concept

Changing the Dynamics of **"Buying and Selling"**

Global Garner is the B2B2C organization as it is the world's 1st and only postpaid sales service provider generating a Global Human Network of Sales for all categories of businesses and vendors with Zero Upfront Cost where these businesses have to pay commission only on successful sales, with the added advantage of a Cashback / Reward for all their customers. So, we solve the biggest problem of Expansion and Sales for these businesses with Zero Upfront Cost.

Global Garner has integrated the entire sales ecosystem of the country and going forward of the world, where these businesses /vendors can earn by cross-selling the products and services of other sellers through our Advanced Digital platform called UPOS-The Digital Mall. Also, these businesses can sell their products and services through UPOS-The Digital Mall. Thus, creating a digital distribution network combined with human intellect where these Digital Malls owners promote the products of these businesses and vendors. It becomes the inter-exchange of businesses between various types of vendors, be it small or large, online or offline, irrespective of their location, their primary business, etc.

Consequently, UPOS-The Digital Mall Owners/ partners connect all categories of businesses like e-commerce sites, national brands, retailers, wholesalers, local vendors, etc, with the customers and sell their products to earn Incentives, which makes it the biggest interexchange of businesses in the world with zero investment in inventory.

UPOS provides its owner with a huge and diversified inventory of 20 Crore + Products and Services to sell with zero investment in the inventory, thus, creating a huge earning opportunity with zero maintenance, zero risk and maximum return. It also enables businesses and vendors to cross-sell their products & services. The digital mall owners can thus have the digital Franchise of all these businesses without actually investing in inventory. No investment, No infrastructure, No staff, No overheads, also, a welcome addition to an existing business or a new risk-free business.

Example: With UPOS - The Digital Mall, typical Mom & Pop Stores/Cable Operators/Financial Service Agents etc. can now book Flights & Bus Tickets, Sell Vouchers of Big Basket, Shoppers Stop, etc, and Products from Myntra, Ajio, etc. They can also offer Loans, Hotel Booking, Bill Pay & Recharge services, Book Movie Tickets (Book My Show) and make available a choice of approx. 300+ Brands with their 20 Crore+ Products/Services (Currently Approx. 36000 such stores are available across India) at ZERO Inventory Investment or Maintenance. Now, when these Mom & Pop Stores/Cable Operators/Financial Service Agents etc. extend their Users to these brands they almost eliminate competition and get huge diversified Products/Services to sell which will enhance their earnings on their existing customer base, Again at ZERO Inventory investment and Maintenance Cost.

Highlights

- Give guaranteed cashback/reward up to 100% to all your customers
- Get associated with every business growth, seeking the UNLIMITED probability of PROFITS
- Increase customer base and footfall at your store and maximize conversion of walk-in customers to real sales
- No inventory purchase cost, so no risk, still sell 20 Crore+ Products & Services
- Best commission structure ranging from 0.3% to 40% (avg. com. 3.5%)
- User Referral Income for Lifetime
- Free listing on GG User App & Website
- Never let go of any incoming customer without a product and show them more variety if they want
- Plug & play anywhere, no bulky hardware only user ID and password operated software
- Waiver of payment gateway charges
- It helps small and medium businesses to sell online by connecting their physical supply chains to a digital distribution network
- Cost paid for UPOS will be included in the cashback system

How to get started

- Make your existing customer base aware of UPOS The Digital Mall
- Reach out to your nearby circles and tell them about the services/products you can offer
- · Offer all or any product that your customers need with no change in their choice and preference
- Get Gift Vouchers free (as per UPOS The Digital Mall variant purchased) as a promotional offer to attract new & existing customers
- · Sell Products & Services of Ajio, Myntra & many other Best Shopping Websites
- Sell Mega Brand's vouchers of brands like Big Basket, Shoppers Stop, and much more with approx. 300+ Brands
- Book flights, Bus Tickets, Hotels, etc.
- Make your shop a small banking branch with GG Finz Cash deposit & Withdrawl option
- Be a seller of Global Garner's 28,000+ Local Stores and have a partnership in Global Garner's exclusive products



Large and Diversified Inventory

World's Biggest Inventory which covers all Best Brands, Best Websites & Nearby Local Vendors.

UPOS comes with a myriad of Products & Services



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How Many People you Know?

At least 500

- Just think if you start earning ₹1500 from every person per month at ZERO COST
- Then you will earn ₹1500/- x 500 People = ₹7.5 Lakh
- Then can you appoint 5 people to manage 100 Customers each i.e 3-4 Clients per day
- So if we consider even ₹20,000/- Salary + ₹20,000/- Incentive to each staff still you save ₹7,50,000 ₹2,00,000 = ₹5,50,000/-

UPOS Earning Potential



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Let's take another example, though we have considered ₹45,000/- as a fixed monthly expense of an avg. family but now considering only the primary expenses on a lower side **LET US SEE** the earning potential of UPOS.

Cost of Digital Mall - **₹72,000/- + GST**

Approximate Expenses of an avg. Family Per Year

Type of Expense	Expense Amount (in Rs.)	Approx. Commission to UPOS (in %)	Approx. Commission to UPOS (in ₹)
Light, Mobile, Water, D2H, etc.	₹12,000/-	0.30%	₹36
Groceries	₹60,000/-	0.50%	₹300
Clothing, Home Decor, etc.	₹12,000/-	3%	₹360
Insurance	₹9,000/-	5%	₹450
Flight, Bus, etc.	₹15,000/-	2%	₹90
Travel & Food	₹9500/-	2%	₹190
Electronics & Motor Service, Other Expenses	₹20,000/-	2%	₹400

Therefore, the Annual expense of an average family is ₹1,37,500/-



Then, Total customers after 12 months will be 300

Considering Avg. commission of UPOS @ 2%

So, UPOS Income on expenses of 1 Family = (2 % x 137500) is ₹2750/-Annual Income of UPOS on expenses of 300 Families will be = 300 families x 2750 = ₹8,25,000/-

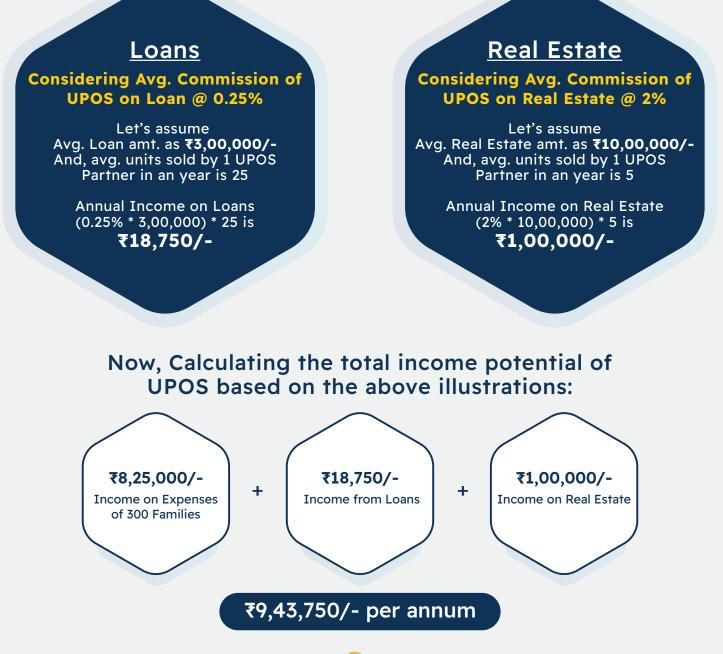
Therefore, Annual Income of UPOS will be **₹8,25,000/-**

[continued]

*All figures are for illustration purpose only, actuals may vary depending upon the performance and achievement

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Occasional Expenses



UPOS Partner also get 10x reward 🕝 coins of the commission earned by them which can be converted into real money*.



Now, considering the **Final Earnings Percentage** at the end of one-year Investment is **₹72,000/-**Income at the end of one year is **₹9,43,750/-**

The Percentage ROI is Approx. 1200% after the end of one Year

*All figures are for illustration purpose only, actuals may vary depending upon the performance and achievement



Guaranteed Cashback/Reward + 100% Instant GG Coins on Every Purchase to the User

Give cashback/reward to all your customers with Global Garner four real cashback options which can be transferred to a bank account + 100% GG Coins on every purchase.



(IC) Instant Cashback

It is a cashback/reward in which users can shop and get guaranteed 2% to 10% instant cashback/reward without waiting for a UPV to be formed or without new UPVs tagging under the purchase.



My Circle

Under this cashback, the User has to refer his/her friends and can earn up to ₹1 crore as real GG Money. UPVs will be tagged within a circle formed by a user by generating his UPV at the beginning, thereafter referring only 6 UPVs, thus creating his own circle.



(SCB RPP) Random Pick Process

In this, the system will randomly pick a UPV from the pool for any given slab/amount of cashback but there will be a guarantee of every UPV getting the cashback/reward from a minimum of 2% to a maximum of 100% in a month.



(SCB) First In First Out 100% Cashback

It is a systematic cashback process in which cashback/reward is given in 3 unequal instalments of ₹500/-, ₹1000/-, ₹8500/- each as per a unique auto-tagging system, where the user has to do nothing except to generate his own UPVs. And also, get an additional ₹10,000/- through GG coins conversion as a fourth payout.

GG Money

This can be immediately transferred to the User's Bank Account after applicable service charges and Government Taxes. Cashback/Reward through SCB FIFO, SCB RPP, IC and Referral Cashback is given in the form of GG Money.

GG Coins

The User gets 100% GG Coins on every purchase. This can be redeemed up to a certain extent of the Bill amount and GG Coins can also be converted to GG Money as an additional 4th payout of SCB FIFO and in My Circle cashback at different levels and the user can encash it to his Bank account.

Also, get free Shopping Vouchers and engage new users in your area. (promotional offer)

*UPV - User Purchase Value (Cumulative purchase of ₹10,000/-)

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UPOS - The Digital Mall Brandwise Commission

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& Many more...

Note :

For a complete list of brands and commission structure please feel free to contact our Partner.

The Brands availability and commission structure can vary as per the availability and association of vendor/brand with Global Garner.

The Commission varies from brand to brand depending on the product purchased.

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UPOS - The Digital Mall Brandwise Commission



& Many more...

Note :

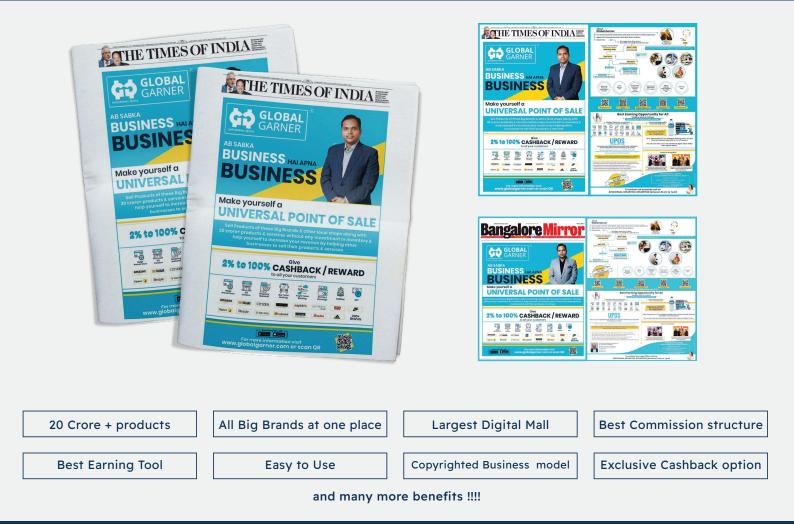
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The Commission varies from brand to brand depending on the product purchased.

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Media Promotions



Awards & Recognitions



Zee Business Leaders Award by the Honorable Chief Minister of MP (SHRI SHIVRAJ SINGH CHAUHAN) 2018



Gujarat's Young Achievers Award 2018 by the Honorable Chief Minister SHRI VIJAY RUPANI

Want more Income!

Referral Income to the UPOS Partner on New Registration and earn on every Cashback/Reward they receive.

Business Opportunities

E-Commerce ₹2 Lakh Crore	Local Economy ₹120 Lakh Crore
Online Shopping Websites	Organized & Unorganized Retail Shops & Services
Online Service Providers	Farmer, Dairy & All types of Manufacturers

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Note:- Data obtained from various websites

This data clearly shows that only 2% of the population transact over the internet and are familiar with online shopping but now with UPOS, you can engage all your customers by making the purchase on their behalf and earn incentives for your own self with the offer of additional cashback/reward and GG Coins for all your customers.

Best Earning Opportunities

- Best commission ranging from 0.3% to 40% (Avg. commission 3.5%)
- User referral income: Earn 10% of the Cashback received by the referred user for a lifetime
- The cost of UPOS paid by a UPOS Partner will be included in the Cashback System and UPOS Partner can choose among various Cashback options
- Become a Partner/Advisor and earn incentives on every UPOS you sell
- · Become eligible for various Contests, Rewards, and Incentives as a Partner/ Adviser
- UPOS Partners get GG Coins (Reward Points) equivalent to 10 times the commission earned by UPOS Partners which can be used as an instant discount while shopping or can be converted into real money (GG Money) in My circle or FIFO cashback options

Best Suitable for

You have a large social network but you don't get any commercial benefit from it. Now you have an opportunity to earn from your social network by offering a wide range of products and services to them. Now you can become a single point of contact for all the shopping needs of your connections. So, convert yourself from a part of a social network to a leader of the network.

You have a large network of households and have personal connections with the members. Till now you were giving only digital cable services to them but these people are also a consumer of many other products and services. Now you can become their digital service provider for all products and services they require with the ease of sitting at home. So convert yourself from Digital Cable Operators to a Digital Mall.

You have a client base of all age groups. Till now you were giving only financial services to them but these people are also a consumer of many other products and services. Now you can become their digital service provider for all products and services they require with the ease of sitting at home. So convert yourself from Financial Service Provider to a Digital Mall.

You have the highest walk-ins and a permanent customer base through which you can increase footfall by giving numerous shopping options under one roof with various cashback options. Now, you can convert your Retail Shop into a Digital Mall offering a wide assortment of products as well as services.

You can earn from every customer entering your store by offering the lowest price and a wide range of products and services from online and offline stores with various cashback options. You can convert your store into a multiple-product store and expand your business without additional expenses.

> You can start your own earning avenue by giving a wide range of products and services to your social circle with various cashback options. All individuals have a circle of friends, relatives, etc which can now be encashed for earning. Use your interpersonal skills to start your business and earn for a lifetime.

UPOS - The Digital Mall Partner gets associated with every business growth, seeking UNLIMITED probability of PROFITS by connecting buyers to shopkeepers/brands.

All you will count is only PROFIT with UPOS-The Digital Mall (Universal Point of Sale)



tail Stores

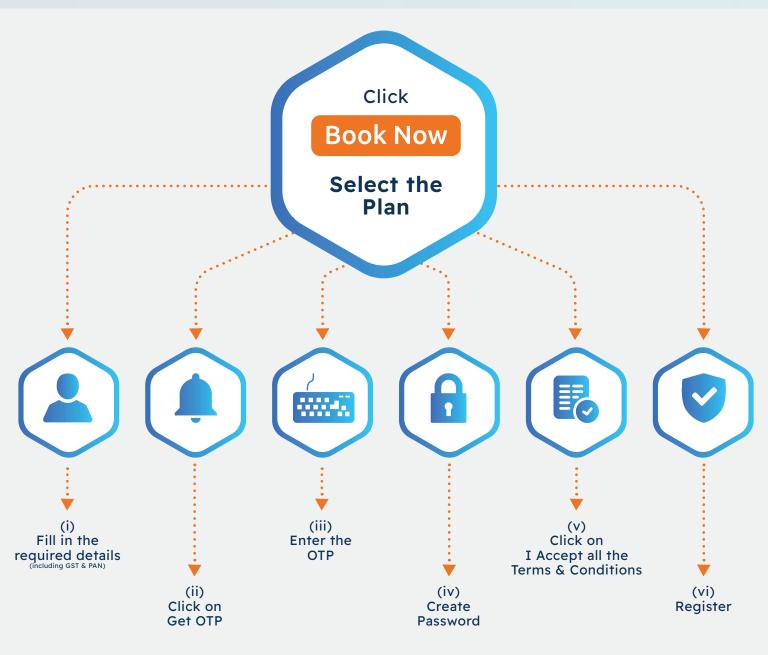






How to Book?

Visit <u>https://upos.globalgarner.com</u>



Payment Process

- 1. Enter your User Name to Login
- 2. Click on Pay
- 3. Pay the amount by selecting your desired option
- 4. Congratulations! your UPOS-The Digital Mall is booked
- 5. Use your Login ID & Password to start using UPOS-The Digital Mall
- 6. Place Orders on behalf of your Customers
- 7. Keep using your UPOS-The Digital Mall to generate income

How to Earn?



1. Inaugurate your Digital Mall like any other Physical Store



4. Ask for their shopping list



2. Brief your existing customers/contacts about your diversified inventory



5. Place their orders through your UPOS



3. Educate your users about various cashback options



6. Earn on every transaction

UPOS AGENT

Don't have much time to market your UPOS-The Digital Mall?

- Appoint UPOS Agents under you and let them work for you
- Share your earnings with your Agent
- Expand your business with the help of Agents and create a win-win situation for both of you

@ ZERO cost under any UPOS - The Digital Mall Partner

People who don't have enough funds to purchase UPOS can still be a part of the UPOS sales



UPOS Subscriptions

	•			
UPOS-The Digital Mall Subcription Cost				
Silver	Gold	Professional		
₹72,000+ (18% GST Exclusive)	₹2,07,000+ (18% GST Exclusive)	₹6,30,000+ (18% GST Exclusive)		
Free Shopping vouchers				
worth ₹72,000/-	worth ₹2,07,000/-	worth ₹6,30,000/-		
Agents				
18 Agents	36 Agents	90 Agents		
ATM/CRM Machine				
×	×	~		

Professional UPOS is now with ATM/CRM Machine

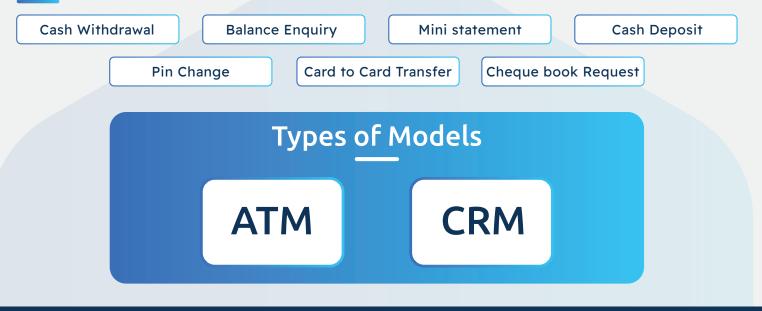
Shop-in-Shop (ATM/CRM Machine)

Professional UPOS Stores have an exceptional chance to establish a Shop-in-Shop ATM, enabling them to generate income through a revenue-sharing model from both cash and non-cash transactions. With this opportunity, customers can conveniently withdraw or deposit cash using ATM/CRM machines, as well as engage in non-cash transactions.

Enhance your monthly income and enhance reliability by incorporating a Standalone ATM or CRM in your UPOS Store. By having an on-site ATM, you can not only attract more foot traffic but also increase the likelihood of repeat customers. The influx of new customers using the ATM presents opportunities for immediate or future sales, making it a valuable addition to your business.



Hitachi ATM Services



Benefits for UPOS Partners as Hitachi ATM



Latest Updates

Policy Bazaar

Policy Bazaar is India's best & largest online insurance marketplace.

Global Garner has tied up with PbPartners powered by Policy Bazar directly as a Super Agency to generate sales for them through the strong distribution network of UPOS -The Digital Mall.

Now every UPOS Partner is able to sell any insurance policy to their existing customer base at the best prices anywhere in India and earn handsome commissions.

Prepaid Card

A prepaid card is a payment card that allows you to make purchases up to the amount of money loaded onto it. To obtain one, you purchase it with an initial balance, and then you can use it to make payments. Additionally, people can personalize various greeting card templates and give Gift Vouchers to their family and friends. Moreover, corporations use prepaid cards to incentivize their staff and associates by providing a Wallet Balance, which enables them to select and purchase Gift Vouchers of their choosing, and also offer recurring meal and fuel allowances.

Global Garner has tied up with pineperks give our customers rewards and cashback upto 100% on purchasing the card and loading the money on it.

GG Loans

GG loans has an advanced FinTech platform that is integrated with leading banks and NBFCs, they provide fulfillment services for a wide range of financial products including personal loans, business Loans and Credit Cards etc.

UPOS Partners will be able to provide Loans up to 50 Cr to the customers through all the Nationalized Banks and other Major NBFC banks.

GG Finz

DMT

Now offer hassle-free Digital Banking Solutions to your customers.

Cash

Deposit

UPOS PARTNERS CAN UPGRADE THEMSELVES TO BECOME a GG FINZ Business Correspondence Agent & offer services to your customers.

Cash Withdrawal

AEPS | mATM









Other Products

Direct Travel Agency



The Direct Travel Agency segment gives Travel agencies to UPOS owners for booking flights and travel packages for their customers at cheaper rates* than the market, where highly-trained travel professionals are there to handle all queries.

Now every UPOS Partner is able to have his own Travel Agency and give highly competitive rates on flights, holiday packages, and corporate deals, etc to their customer base anywhere in India to earn handsome commissions.

CashAqua Franchise

Become part of this booming industry by owning a Cashaqua Franchise and earn on every bottle sold along with other revenues.





GG Connect

You can leverage your business by having your own Digital Gift Vouchers. It is a UNIQUE LOW-COST SOLUTION WHICH LET MERCHANTS ISSUE THEIR OWN 'DIGITAL GIFT CARDS' AND ALSO DISTRIBUTE IT!

Premium Vendors

You can onboard your brand as a Premium Vendor and get promoted through our existing distribution network, locally and centrally thereby generating sales for your product/services.





GG EdTech

Global Garner EdTech is a bridge between students and companies. It educates the students and improves their technical skills as per the latest technology trends and that too with a well-crafted IT training courses which are most demanded by tech companies.

UPOS Partner earns a commission on every admission also can have a Franchise of Global Garner EdTech in preferred City and sell a franchise too.

GG Grange Franchise

Offline Kirana Store + Online Kirana Store + UPOS Store = GG Grange Franchise





GG Grange is a Grocery Mart with a fusion of brick and mortar model and online shopping, having a wide assortment of Food, Vegetables, Beverages and Household items integrated with Digital Mall UPOS to sell 20 crore + Products and Services with exclusive cashback options up to ₹1 crore for all Customers.



MISSION to create

21,000 Entrepreneurs 36,00,000 Digitally Empowered Vendors 72,00,000 Sustainable Jobs



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