

MULTI-LEVEL MARKETING COMPANIES

(WHY THEY ARE ASSOCIATED WITH PYRAMID SCHEMES)

Some MLM Companies have been existing for around 20 years or more. They portray themselves as an e-commerce platform. They operate mainly in developing countries where there are no regulations and thus take advantage of this.

These company's have 'Independent Representatives'(IRs) or distributors who have to refer new customers. For example, a person is approached by an IR from a member of MLM company. He/She will sell a product/s worth USD 2000 and the IR will receive USD 200 commission for introducing the person and selling the new member products of MLM Company. Then that person must refer 2 customers (in Gujrati it is said Bakro Banavo) for him/her to earn commissions and IRs above the new member also receive their respective commissions.

The products that they sell are of brands unheard of. For example, a watch, they sell for approximately USD 1000-2000. The market price for such a watch is a maximum of USD 200. When asked why the prices are so high, the explanation they have is that more than 50% of the selling price is allocated for paying commissions to IRs.

Simple research on Google shows as below:-

A Pyramid Scheme is a business model that recruits members via a promise of payments or services for enrolling others into the scheme, rather than supplying investments or sale of products.

MLMs are "doomed by design" to recruit too many salespeople, who in turn will then attempt to recruit even more salespeople, ad infinitum. The ethical concessions necessary to be "successful" in many MLM companies are stark and difficult to deal with for most people.

Amway (the world's largest direct selling company) stresses that the main difference between a **legitimate MLM business model** and a **Pyramid Scheme** is that a legitimate MLM is focused on selling products, not recruiting more salespeople.

The main reason for bringing this topic to light is that innocent people are being brainwashed into joining the company. Many Oshwals have joined and most of them are youngsters who have either just finished their education and looking for employment or some who are in their A levels and looking at pursuing further education at colleges and universities. The company targets the younger generation as they know that most of them are having difficulties in getting employment and some want to earn quick easy money.

A youngster who put his savings into buying the products of the company has now realized what a mistake he has made. In countries like India, some have resorted to taking their own lives. Such schemes have very disturbing consequences and members should be very alert and wary. Success comes with hard work and determination which our elders have always taught us and there is no shortcut in this.

FOOD DONATION DRIVE – COVID 19



A hearty thank you goes to all the donors and to volunteers who have dedicated their service in assisting with Logistics and Communications at the drives.



Oshwal Aid week 18 - this food donation drive on Monday 22nd June 2020 was attended by Kenya Association of Manufactures CEO Ms. Phyllis Wakiaga. Reaching over 310415 vulnerable people with dry food and hygiene items have been distributed to over 350 organizations which help people in various slums like Kibera, Mathare, Kayole, Dandora, Baba Dogo, Soweto, Huruma, Kawangware, Kangemi to name a few.

INFORMATION

Oshwal
Awaaz

SHREE VISA OSHWAL COMMUNITY

REF NO: 077/2020

18th May 2020

RELIGION COMMITTEE

AANGI, AARTI AND MANGAL DIVO



Please note that anyone who wishes to sponsor Aangi, Aarti & Mangal Divo for Shree Munisurat Swami Jinalay and Shree Mahavir Swami Jinalay may do so by booking through the VOC office.

A photo of the Aangi will be sent to the Parivaar and Aarti & Mangal Divo will be performed by the Pujari on behalf of the Parivaar.

FOR MORE INFORMATION PLEASE CALL:
0733469517



Bindi R. Shah
Secretary

SHREE VISA OSHWAL COMMUNITY

098/2020

15/06/2020

MAILSHOT PROMOTION SCHEME

BACK DUE TO HIGH DEMAND!

ADVERTISE YOUR BUSINESS VIA
THE VOC MAILSHOT DATABASE!

**KSH. 5,000/-
PER MAILSHOT***

SPECIAL OFFER VALID FROM
22ND JUNE 2020 TO 31ST JULY 2020
*ONLY FOR OSHWAL MEMBERS

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For more information please contact bookings@oshwalnairobi.org



Bindi R. Shah
Secretary

SHREE VISA OSHWAL COMMUNITY

Ref.no. 002/2020

16th June 2020

OMRS 10TH TERM - UPDATE

When admitting family members in the hospital please present the patients VOC membership card to qualify for the respective discounts offered under the scheme.

Please check all the hospital bills before discharge.

- Interim bills can be requested daily.
- Ensure all charges for the treatment received are charged correctly.
- Ensure discount is allowed.
- Ensure NHIF benefits are accounted.
- Please ask for all reports for Blood Tests Scans & any other investigations carried out on the patient.
- Ensure all Physiotherapy sessions have been attended according to the required needs.

VOC Office staff have been given a checklist for accepting the claim forms.

They will check for

- Original hospital final bills and receipts.
- Original Doctors bills and receipts.

Please co-operate with the VOC office staff .

Membership is still open till 31st October 2020 subject to the waiting period of 6months from the date of application and payment.





Bindi R. Shah
Secretary


As VOC continue this noble cause, we request all Members to come together & contribute by donating through Cash, Cheque (in favour of 'Visa Oshwal Community') or Mpesa (Paybill: 781609, A/c Name: Food Donation) & dial *126# to use your Bonga Points for donations.

If you wish to contribute an article to the Oshwal Awaaz please send it to

 info@oshwalnairobi.org

 Visa Oshwal Community

 0732377475/0724177293

 www.oshwalnairobi.org