



BIJOCAP
FINVEST

an invention

BIJOCAP FINVEST



<https://bijocap.com/>

About Us



Welcome to The BIJO Family, formerly known by BIJO Finvest, where we have been serving traditionally since 1998, initially in the stationery wholesale business. Under the tagline "An Invention," we believe in innovating and turning ideas into reality. As a promoter and business mediator, we bridge the gap between listed principal companies, broker companies, & users, ensuring compliance with Indian financial rules & regulations. with a focus on independence & self-reliance, we offer comprehensive Financial services, Investments, Security & Insurance mediatory advisory services.



Why Us?

Choose BIJOCAP Finvest for your financial needs because we offer a unique blend of expertise, innovation, and client-centric focus. Our seasoned professionals bring years of experience in the financial industry, ensuring that you receive informed advice and tailored solutions.

We leverage modern technologies to streamline processes, enhance efficiency, and provide you with a seamless experience.





Our Services



INSURANCE

(Life & Health Insurance)



CSC SERVICE

(Legal & Licenses)



FINANCE

(Secure & Unsecure)



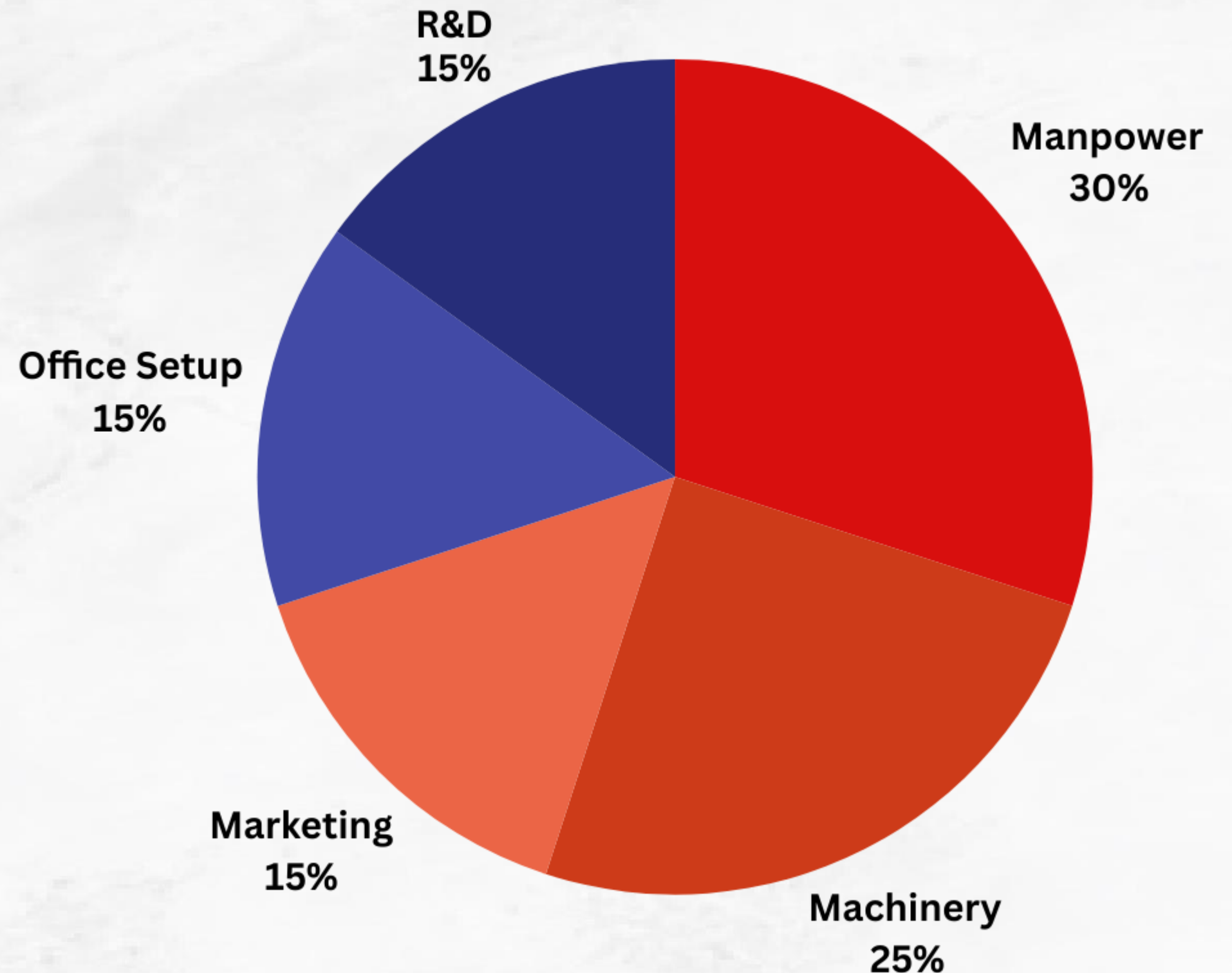
SISP

(Saving & Investment)



Fund Utilization

Manpower	600,000
Machinery	500,000
Marketing	300,000
Online	50,000
Offline	50,000
Office Setup	300,000
R & D	300,000
Total	2,000,000





Vision, Value & Mission

Positioned itself as a trustworthy intermediary offering CREATIVE financial solutions.

We aim to achieve this by offering innovative solutions, personalized services, and a commitment to excellence.

Transparency: At the BIJO Group, transparency is the cornerstone of our operations. We believe in open communication and clarity in all our dealings, ensuring that our clients and partners have access to accurate information and are kept informed every step of the way.

Integrity: Integrity is ingrained in everything we do. We uphold the highest ethical standards and conduct our business with honesty, fairness, and accountability.



We are...

✔ In one of the best service providers

✔ In with accurate & systematic need base plans

✔ In with expert planner to first understand users challenges

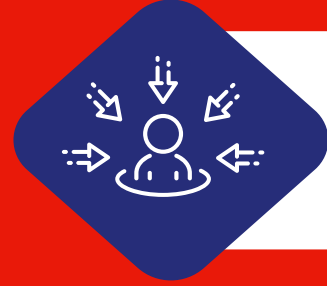
✔ In with very comprehensive solutions case to case basis



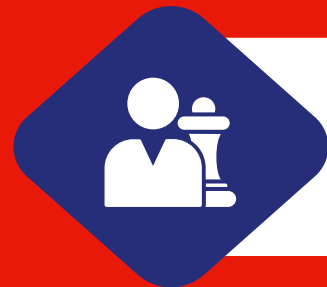
The Solution



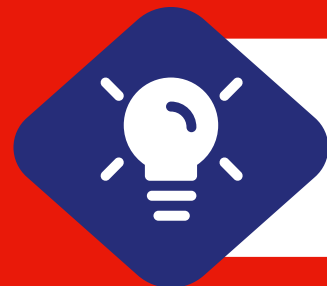
Comprehensive Financial Services



Client-Centric Approach



Customized Strategies



Leveraging Advanced Technologies

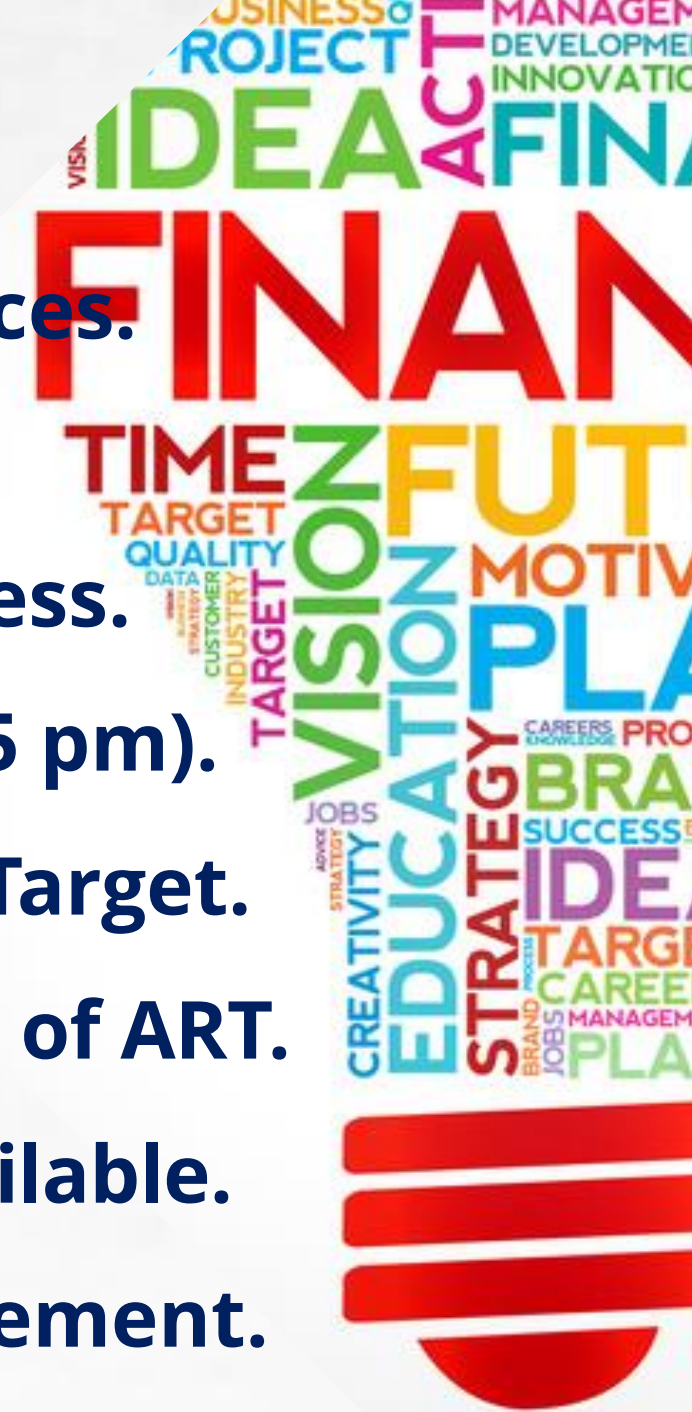


Industry Expertise



Points to be NOTED

- Company deals in 4 major verticals, Insurance, SISP, Finance & CSC services.
- Company deals in verticals through distribution module in D2C pattern.
- ZERO OUTPUT = ZERO PAYOUT is the tagline rule of associate hiring process.
- Day Special @ Monday – No zero day, Saturday – Associate Meet (3 pm - 5 pm).
- Fixed pay-out will be calculated as per Level Revenue & Margin Revenue Target.
- LRT & MRT will be calculated on revenue and minimum FPI target is 75% of ART.
- ART stand for Allotted Revenue Target & there are no fast promotion available.
- Confirmation & promotion will be calculated on 100% LRT & MRT achievement.
- Promotion criteria & durations are already set, promotion will be call as per LRT.
- Activation period is 1st to 5th and retailing period is 6th to 15th of the month.
- HNI business period set is 16th to 25th and closer period is 26th to last date of month.
- Activation revenue target is set as ₹5,000, for FPI is 75% and for level up it is 100%.
- Contest is optional task and it will helpful to achieve LST & MST.



Points to be NOTED

- Company have a unique incentive pattern which calculated on NPI.
- Company allow Activation & Direct downline Payout Incentive is 10%.
- Business & Closer Payout Incentive is 40% of Net Payout Incentive (NPI).
- From association to 6 months period will be probation period.
- After probation period performance record will be tracked for level upgrade.
- After confirmation zero login is not allowed, activation should be API.
- Continuous 3 month no activation after confirmation will be taken as PIP.
- Performance Improvement Program (PIP) will be for 60 days after PIP letter issued.
- Performance Exit Plan (PEP) will be for 30 days after PIP duration exited & notice issued.
- PIP & PEP will be calculated on Performance Improvement & Performance Exit target.
- Service Auto Dismiss system will auto terminate membership after PEP period over.
- All reward & recognition task will be listing & nomination on Fixed Payout Incentive only.
- For success celebration board call concerts Mahaan Milaap & Achiever Thrilling Meet.



Points to be NOTED

- Mahaan Milaap will be organized for associate get-together general meeting.
- Mahaan Milaap will be held by admin on 30th December to 1st January of the year.
- The club achievement celebration and planning for next program.
- Club Membership is part of contest only & agenda set on Club slab.
- Achiever Thrilling Meet (ATM) will be organized for top achievers.
- ATM is the book of success story of history creators from group.
- ATM will be held by directors' bord on 30th April to 1st May of the year.
- The process of learning & earning is based on helping hand concept.
- Company have process like calling to closing (Pure Self Sourcing) process.
- Lead & data support sourcing process as per proportion slab.

Sourcing Category	Associate share	Upline Share	Company Share
Self Support	90%	03%	02%
Data Support	85%	10%	05%
Lead Support	75%	15%	10%



Career Map Plan

Level	Grade	Profile	Timeline
Associate Sales Executive	F1	Front Liner	1 year
Senior Sales Executive	F2	Front Liner	1 year
Associate Sales Officer	F3	Front Liner	1 year
Senior Sales Officer	F4	Front Liner	1 year
Associate Sales Manager	F5	Front Liner	1 year
Senior Sales Manager	F6	Front Liner	1 year
Area Business Incharge	L1	Self Sourcing + Team Leader	2 years
Senior Area Incharge	L2	Self Sourcing + Team Leader	2 years
Territory Business Incharge	L3	Self Sourcing + Team Leader	2 years
Senior Territory Incharge	L4	Team Leader	3 years
Cluster Business Incharge	L5	Team Leader	3 years
Senior Cluster Incharge	L6	Team Leader	3 years
Divisional Business Head	H1	Business Controller	4 years
Regional Business Head	H2	Business Controller	4 years
Zonal Business Head	H3	Business Controller	4 years
Channel Managing Director	M1	Managing Board	5 years
Business Managing Director	M2	Managing Board	5 years
Assets Managing Director	M3	Managing Board	5 years

COMPANY



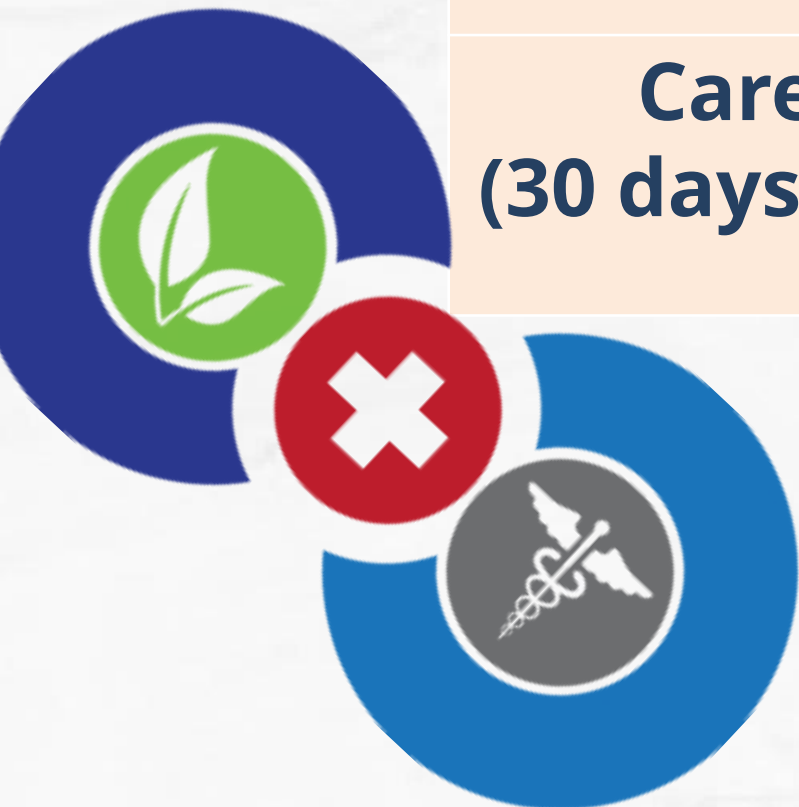
Cover, Cure & Care Policy

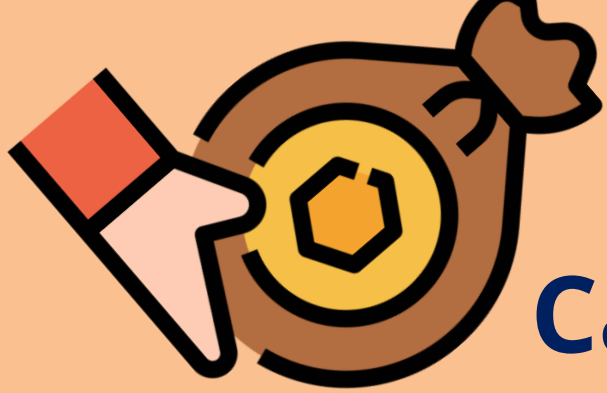


- We have cover, care & cure policies for our associates through third party service provider.
- As it is individual scheme, it is beneficial to individual, family member, sibling & relatives.
- Age limit for policy Entry 20 years to Exit 70 years, membership charge applicable with service charges.
- The third party company provide this faculty listed principle service providing companies as per slab.
- Cover offers personal accidental Death or Total Permanent Disability cover (only one service claimed).
- Company will settle claim in cover and credit the final claim amount to the nominee & plan gets exit.
- Cure offer 2 facilities like Health Take which give discount on MRP on health care products.
- In cure Health Check faculty provide door step health checkup facility as per slab.
- Care gives Doctor Knock IPD & OPD Facility & Doctor Talk as on call consulting facility.

Cover, Cure & Care Salb

Charges	SC ₹1180 + MC ₹100		SC ₹3540 + MC ₹100		SC ₹3540 + MC ₹100	
Cover (50 days WP)	Death	₹100000	Death	₹300000	Death	₹500000
	Disability	₹100000	Disability	₹300000	Disability	₹500000
Cure (40 days WP)	H. Check	A + ECG	H. Check	B + ECG	H. Check	AB + ECG
	H. Take	10 % Off	H. Take	20 % Off	H. Take	30 % Off
Care (30 days WP)	Doc. Knock	1 Visit	Doc. Knock	2 Visit	Doc. Knock	3 Visit
	Doc. Talk	3 Calls	Doc. Talk	6 Calls	Doc. Talk	9 Calls





Case Factory, Saving Fund Contribution & Service Point Debt

Case Factory is the workshop for an existing cases, plans & policies are in forced, laps, in paid-up, we have expert facilities to work and advice on the concerned case and create substitutes as addon service, porting service, balance transfer services, selling-reselling and so on, the credit will be distribute to associate, upline & Company in proportion of **70% - 20% - 10%**, the revenue will be calculated as 50 Points of the WBV and WBV is 80 Points of the net Assets Under Management (AUM).

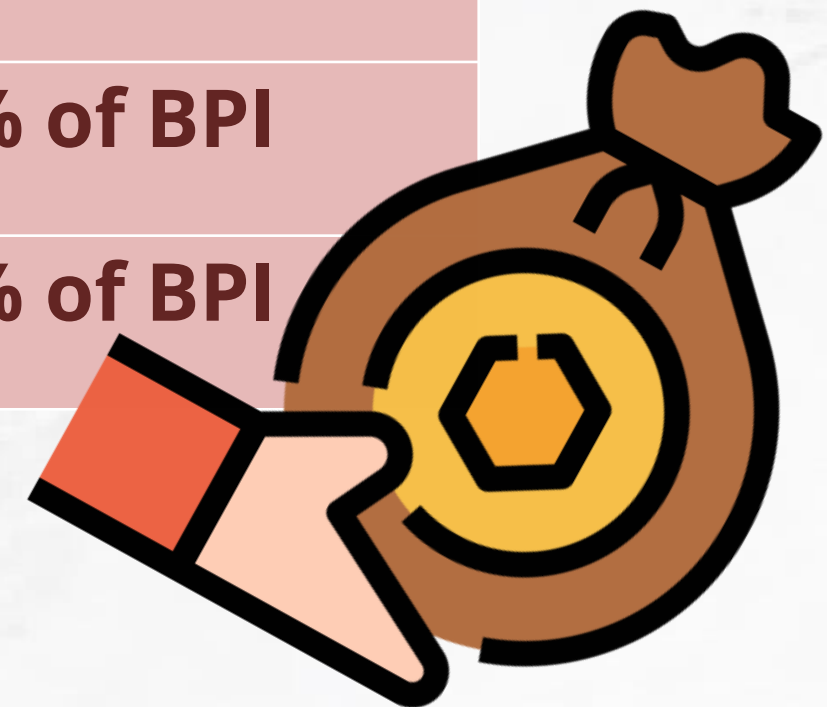
Saving Fund Contribution (SFC) is the concept in which company will deduct part of Basic Payout Incentive (BPI) as beneficial to the associate as per SFC contribution slab, SFC will be calculated on Level Revenue Target (LRT) slab and the SFC withdrawal limit is **75%** of contribution holding and **25%** will remain with company's fund account as when associate will take exit or company will terminate the service of the concerned associate for any reason or in any uncertainty case, company will credit whole SFC holdings to the nominee as full and final settlement amount in registered bank account in system by system.

Service Point Debt (SPD) contribution facility will provide monthly official costing contribution as per debt contribution slab according to Margin Revenue Target (MRT) slab to the Authorized Service Point Officer.



Saving Fund Contribution & Service Point Debt Slab

MRT / LRT	Point Contron	Member Contro	Company Contro
Below 070%	NIL	10% of BPI	020% of MC
071% to 100%	025% of debt	10% of BPI	040% of BPI
100% to 150%	050% of debt	10% of BPI	060% of BPI
151% to 200%	075% of debt	10% of BPI	080% of BPI
200% & above	100% of debt	10% of BPI	100% of BPI





Internal Stake Holding Scheme

Internal Stake Holding scheme offers internal company stake units transfer facility for group members only, members can transfer internal units to any of members in group, because BIJO Group have declaration of monthly unit distribution to the members as per reward stake unit distribution slab.

Reward units will be distributed by company only those members have achieved their MTD LRT & MRT, the unit will be internal transferable assets and transferable to group member only.

As per board decision the unit has lower capping of is 10 Unit Value (UV) and upper capping is 1000 UV, the unit is subject to change as per concerned vertical of the group by board deceleration and intimation will be shared as stake certificate (soft copy) through registered mail id members or instruct with registered service points.

Growth or degrowth of stake will be calculate monthly on MRT proportion and final result will be declare on 10th of the month according to the decision of board admin group.



Reward Stake Unit Distribution Slab

Level	Grade	LRT & MRT	UNIT
Front Liner	F - 5 & 6	100% net revenue	01 Units per month
Team Leader	All L grade	100% net revenue	1.5 Units per month
Business Controller	All H grade	100% net revenue	02 Units per month
Managing Board	All M grade	100% net revenue	2.5 Units per month



Feasibility

A solid business model, a growing client base, and a clear path for expansion, BIJO Fincap is well-positioned for success in the competitive financial services industry. Our commitment to innovation, excellence, and customer satisfaction ensures the feasibility and sustainability of our operations.





.....

Fixed Incentives Bifurcation

BPI	HR. AL.	CN. AL.	SP. AL.	MD. AL.	Gross INC.
Basic deal	50% - deal	15% - deal	05% - deal	05% - deal	GPI

&

Deduction & Net Incentives Bifurcation

.....

SFC	Medical	SP. DC.	PR. TX.	Net INC.
10% - deal	3.5% - deal	01% - deal	₹200	NPI

Incentive Liquidity Plan

- All payout incentives calculated on revenue bases & it will be shared as per Incentive Liquidity slab.
- Net revenue will be calculated on the bases of products & vertical weightages.
- Activation Payout Income will be release for activation and it should be minimum **₹5,000** of ART.
- Activation Payout Incentive will be released after 20 days TAT from case login (Login period – 01st to 05th of the month).
- Business Payout Incentive will be released after 30 days TAT from case login (Login period – 06th to 15th of the month).
- Closer Payout Incentive will be released after 40 days TAT from case login (Login period – 16th to 25th of the month).
- Downline Payout Incentive will be released after 50 days TAT from case login (Login period – 26th to last date of the month).
- Downline Payout Incentives will be distributed behalf of downline team Net Payout Incentives (NPI) collection & minimum of monthly collection should be **₹1,00,000**.
- Renewal incentive is optional kind of incentive Renewal Payout Income will be released at renewal login after 10 days TAT of case renewal date.



Incentive Liquidity Slab



Service Category	API 2.0	BPI 3.0	CPI 4.0	DPI 5.0
Brokerage (03P up-to)	40%	30%	20%	10%
L. Insurance (05P up-to)	30%	30%	30%	10%
NL. Insurance (2.5P up-to)	30%	30%	30%	10%
S. Finance (0.01P up-to)	20%	35%	35%	10%
US. Finance (0.3P up-to)	20%	35%	35%	10%
CSC Services (0.5P up-to)	10%	40%	40%	10%



Target Market & Opportunity

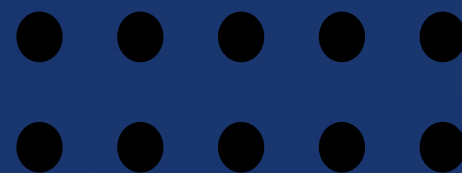
The Indian Fintech industry's Total Addressable Market is estimated to be \$1.3 Tn by 2025 and Assets Under Management & Revenue to be \$1 Tn and \$200 Bn by 2030

- ✓ Financial Planning Assistance
- ✓ Investment Management Support
- ✓ Corporate Clients
- ✓ Expanding Market Opportunity



Unique Selling Points

- Comprehensive Suite of Financial Services
- Expertise and Technological Innovation
- Focus on Customer Satisfaction
- Personalized Solutions
- Commitment to Excellence



Marketing & Sales



- Targeted Digital Campaigns ●
- Leveraging Social Media Platforms ●
- Online Advertising ●
- Dedicated Sales Team ●
- Personalized Consultations ●

Revenue Model

Commission-Based Revenue

A significant portion of BIJO Finacp revenue is generated through commissions received from parental companies whose products and services we distribute.



Margin on Services

In addition to commission-based revenue, Bijocap Finvest also earns revenue through margins charged on the services availed by customers.



Dual Revenue Stream

The combination of commission-based revenue and margins on services creates a dual revenue stream for Bijocap Finvest.



Traction & Validation



Early Market Traction

- This early success can be attributed to our unique value proposition and customer-centric approach, which resonate with our target audience and differentiate us from competitors.



Partnerships with Leading Companies

- These partnerships not only validate the relevance and importance of our offerings but also provide us with access to high-quality products and services that enhance the value we deliver to our clients.



Positive Client Feedback

- By prioritizing customer satisfaction and continuously striving to deliver exceptional service, we have fostered strong relationships with our clients, contributing to our growth and success in the market.



Continuous Improvement

- We understand that success is not static and that staying ahead in a competitive market requires ongoing adaptation and evolution.



CAPTIONS of the COMPANY



Mr. Sunil Tiwari
Company Founder



Mrs. Shailbala V Tiwari
Chief Executive Officer

Director Message

Great Day, Thanks for a very warm welcome in BIJO Group, we want to thank all of you for engaging with us, we are in financial & investment sectors which is now much creative, innovative & fastest growing sector.

BIJO Group assuring to give best of best quality class of suitable & selected services with good earning concept also reward & recognition with self-reliance, we are in your service through direct to user methods, also committed to helping people in financial worry free life on their own terms.

BIJO Group having business hand with very successful financial principal companies & financial corporate partners, with good level of expertise in management & service vertical, as we are in one of the great mediator service providing group to serve listed service, I am assuring you that your financial securities are in very safe hands and we are going to be a win-win opportunity for our associate sand users.

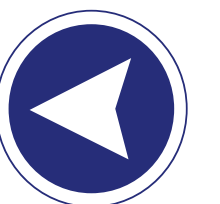
Thanking You.

Mr. Harinandan Mishra.

Assets Managing Director (BIJO Group)



Mr. Harinandan Mishra
Assets Managing Director



WE DEALS IN...



Connect US...



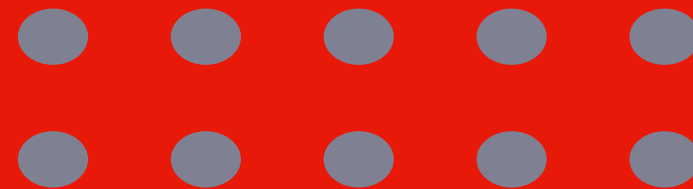
Contact Us
1800-210-7676



Our Email
info@BIJO.com



Our Website
www.BIJO.com





Thank You