



**BIJO CAP**

**FINVEST**

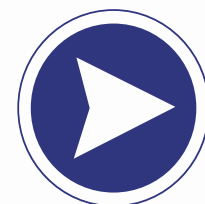
*an invention*

**THE BIJO COMPANY**



## About BIJO :::::

Welcome to The BIJO Family, formerly known by BIJO Enterprises, 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 services as Investments and saving, Security & Insurance mediatory advisory services.



# Why Bijocap Finvest ?

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

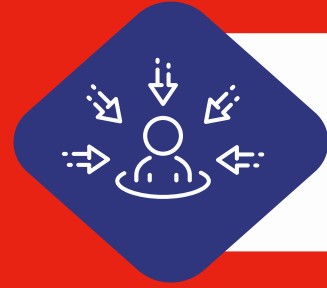
We leverage the modern technologies to streamline processes, enhance efficiency, and provide you with a seamless experience through Bijocap Finvest.



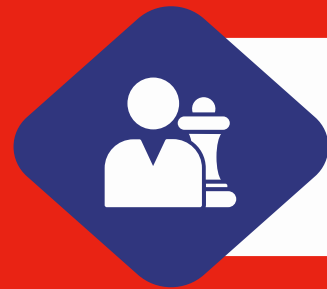
# BIJOCAP... The Solution



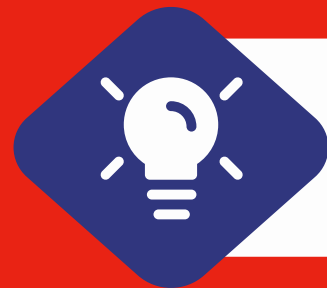
**Comprehensive Financial Services.**



**Client-Centric Approach.**



**Customized Strategies.**



**Leveraging Advanced Technologies.**



**Industry Expertise.**



# 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 ●



## **Feasibility...**

**A solid business model including B2B & D2C, a growing client base, and a clear path for expansion, Bijocap Finvest is well-positioned for success with team in the competitive financial industry. The prior commitment of Bijocap Finvest is to innovation, excellence & customer satisfaction, we ensures the feasibility and sustainability of our operations.**

# 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.





# Bijocap Finvest...



-  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.





# Our Services...



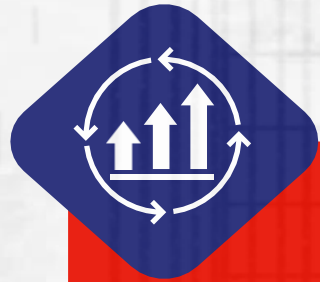
**INSURANCE**  
(Life & Health Insurance)



**CSC SERVICE**  
(Legal & Licenses)



**FINANCE**  
(Secure & Unsecure)



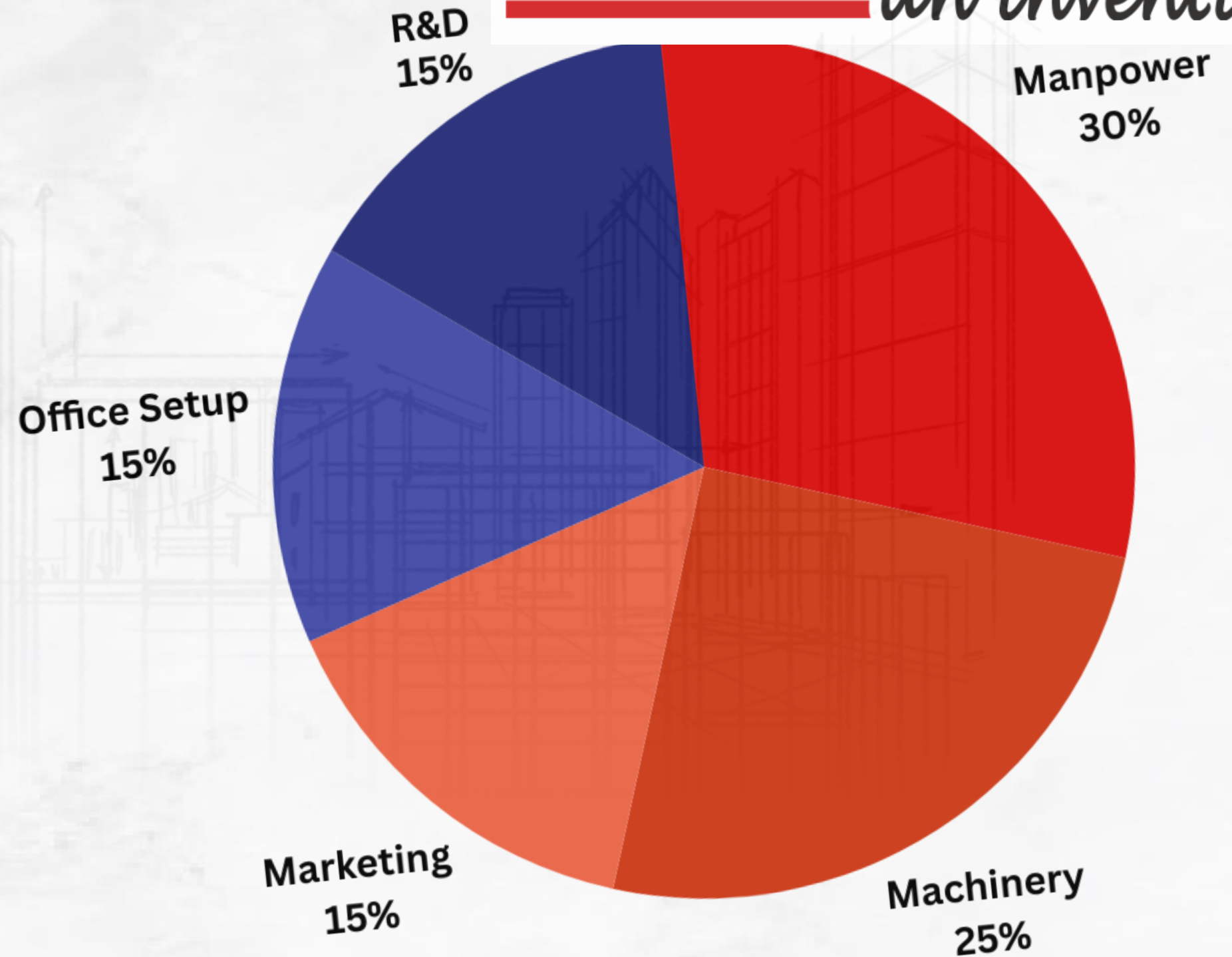
**SISP**  
(Saving & Investment)



# 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
<b>Total</b>	<b>₹2,000,000</b>



## 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.

At the Bijocap Finvest, **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** is ingrained in everything we do. We uphold the highest ethical standards and conduct our business with honesty, fairness, and accountability.



# Fixed Incentives Bifurcation Deductions & Net Incentives Bifurcation



Basic	HR. AL.	CN. AL.	SP. AL.	MD. AL.	Gross INC.
Basic Fixed	50% - deal	15% - deal	05% - deal	05% - deal	GIP

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

AL – Allowance / CN – Conveyance / SP – Special (Charity Contribution)  
MD – Medical



# Revenue Model

## Commission-Based Revenue

A significant portion of Bijocap Finvest 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.



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# VIP Career Map

Level	Grade	Profile	Commission
Associate Distribution Executive	D1	Self-Sourcing	A-General
Associate Distribution Officer	D2	Self-Sourcing	B-Slendered
Associate Distribution Manager	D3	DDT-Sourcing	C-Recruitment

Report to Area Business Incharge and above.

**NOTE: Commission types:**  
A-General Grid / B-Master Grid – B / C-DDT only.



# FIP Career Map



Level	Grade	Profile	Period	MBRT
Deputy Sales Executive	F1	Self-Sourcing	1 year	LRT 4X
Senior Sales Executive	F2	Self-Sourcing	1 year	LRT 4X
Deputy Sales Officer	F3	Self-Sourcing	1 year	LRT 4X
Senior Sales Officer	F4	Self-Sourcing	1 year	LRT 4X
Deputy Sales Manager	F5	Self-Sourcing	1 year	LRT 4X
Senior Sales Manager	F6	Self-Sourcing	1 year	LRT 4X
Area Business Incharge	L1	Group Sourcing	2 years	LRT 4X
Senior Area Incharge	L2	Group Sourcing	2 years	LRT 4X
Territory Business Incharge	L3	Group Sourcing	2 years	LRT 4X
Senior Territory Incharge	L4	Group Sourcing	3 years	LRT 4X
Cluster Business Incharge	L5	Group Sourcing	3 years	LRT 4X
Senior Cluster Incharge	L6	Group Sourcing	3 years	LRT 4X
Divisional Business Head	H1	DDT Sourcing	4 years	GRT 4X
Regional Business Head	H2	DDT Sourcing	4 years	GRT 4X
Zonal Business Head	H3	DDT Sourcing	4 years	GRT 4X

**COMPANY**

Level	DDT
Area Business Incharge	4M
Senior Area Incharge	4M
Territory Business Incharge	4M
Senior Territory Incharge	3M
Cluster Business Incharge	3M
Senior Cluster Incharge	3M
Divisional Business Head	2M
Regional Business Head	2M
Zonal Business Head	2M

**COMPANY**



# Incentive Liquidity Plan

- All incentive payouts calculated on revenue bases.
- Net revenue will be calculated on all weightages.
- AIP will be release for month activation only.
- Activation should be with minimum **₹5,000** LRT.
- **Activation** Login period is 01<sup>st</sup> to 05<sup>th</sup> of the month.
- **Business** login period is 06<sup>th</sup> to 25<sup>th</sup> of the month.
- **Closer** process period is 26<sup>th</sup> to month closer date.
- **Downline** coding Login period is same as Closer period.
- DIP will be released behalf of NIP of direct downline team.
- Minimum Net Incentive Payout (NIP) for DIP is **₹1,00,000**.
- ADM don't have authority do business on self code.



# Points to be **NOTED** :::::

- Company deals in Finance, Insurance, **SISP & CSC Services**.
- Company deals through distribution module in **B2B & D2C**.
- **ZERO INPUT = ZERO PAYOUT** is tagline rule of hiring process.
- Day Special @ **Monday – No Zero Day, Saturday – Associate Meet Day**.
- Fixed pay-out will be calculated as per Level and Group Revenue Target.
- LRT & GRT will be calculated on allotted Individual Revenue Target.
- For **fixed payout minimum LRT set is 70%** and **bonus will start from LRT 2X**.
- Promotion will be calculated on 100% monthly target achievement.
- Promotion parameters are already set, promotion will be call as per LRT.
- Contest is optional task and it will helpful to earn limitless incentives.
- Company will support with lead or data to growing career of associate.
- Lead or data support is available for both vertical associate VIP & FIP.
- All Incentive Payouts will be released after **30 days** from case login.



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**FINANC**

**TIME TARGET QUALITY DATA CUSTOMER INDUSTRY TARGET**

**FUTURE MOTIVATION PLAN**

**VISION EDUCATION STRATEGY BRAND PROMOTION SUCCESS BUSINESS**

**IDEA TARGET CAREERS MANAGEMENT PLAN**

**CREATIVITY EDUCATION STRATEGY BRAND PROMOTION SUCCESS BUSINESS**

**STRATEGY BRAND PROMOTION SUCCESS BUSINESS**

**IDEA TARGET CAREERS MANAGEMENT PLAN**

**CREATIVITY EDUCATION STRATEGY BRAND PROMOTION SUCCESS BUSINESS**

**STRATEGY BRAND PROMOTION SUCCESS BUSINESS**

# Points to be **NOTED** :::::

- Renewal incentive is optional payout for subjective services.
- Renewal incentive will be released after **30 days** of renewal term.
- Credit sharing is a deal process between front and backend.
- Credit sharing will be as per support credit sharing slab.
- Credit sharing will be applicable for acquisition and login process.



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Support Category	Frontline Associate	Backend Associate
Self Sourcing	95 (Revenue Credit)	05 (Cash Credit)
Data Support	85 (Revenue Credit)	15 (Cash Credit)
Lead Support	75 (Revenue Credit)	25 (Cash Credit)

- Bonus will be distributed after completion of LRT – B / GRT - B.
- At completion of LRT – B / GRT – B set bonus is 3% of total collected net revenue.
- At completion of LRT – C / GRT – C set bonus is 4% of total collected net revenue.
- At completion of LRT – D / GRT – D set bonus is 5% of total collected net revenue.
- At completion of LRT – E / GRT – E & above set bonus is 6% of total collected net revenue.



# Points to be **NOTED** ::::

- ADM Code is the leader code, it apply in both B2B & D2C.
- ADM will get Incentive Payout on NIP of direct downline.
- Two criteria for ADM, 3 coding and ₹1,00,000 NIP of GRT.
- ₹1,00,000 NIP of DDT is mandatory for DDT incentive credit.
- ADM will get 10% downline incentive payout of NIP of DDT.



Variable Incentive Payout	Fixed Incentive Payout
All Payout will be released after 30 days TAT from case login (1 <sup>st</sup> to 3 <sup>rd</sup> of the month), Renewal Incentive pay applicable.	All Payout will be released after 30 days TAT from case login (1 <sup>st</sup> to 3 <sup>rd</sup> of the month). Renewal Incentive pay not available.
AIP duration is set and it will be acceptable as it is and activation loss will be loss of 5% will be adjusted in VIP-NIP.	AIP duration is set and it will be acceptable as it is and activation loss will be loss of 5% will be adjusted in FIP-NIP.
VIP will be distributed as applicable variable incentive grid of general and slandered (subject to amendment).	FIP will be distributed as minimum 70% achievement of LRT or GRT monthly basis (if fail VIP general grid applicable).
Product weightages & vertical weightages will be changes as per company or government policy amendment.	Product weightages & vertical weightages will be changes as per company policy amendment.
ADM don't have authority to generate business as per profile, he is authorized to recruit ADE & ADO as DDT.	From ADI to upper grade are authorized to recruit DDT & FST and lower grade are authorized for business sourcing only.
6. Only ADM have authority to drive franchise of the company as Partner Service Point (PSP) as PSP owner.	6. All SSP (Sales & Service Point) will be set by company as per mutual board decision.

# Points to be **NOTED** ::::

- Company have Bonus pattern, which calculated on NIP.
- Activation Incentive is 5% and Business Incentive is 45%.
- BIP will be 50% + AIP will be 5% = 55% if ABT achieved as set.
- If ABT gets failed then BIP will be calculated as 45% only & CIP will be 50%.
- Probation period will be of 12 month from association date for FIP associate.
- After FIP confirmation monthly performance will be tracked for level upgrade.
- After confirmation zero performance is not allowed, minimum AIP is mandate.
- Continuous three-month zero performance after confirmation will be mark as PIP.
- Performance Improvement Program (PIP) will be for 30 days from PIP letter issued.
- Performance Exit Plan (PEP) will be for 15 days from PEP letter issued with notice.
- PIP & PEP will be calculated on performance improvement & Performance Exit target.
- System will auto terminate membership after PEP period gets over if not resigned.
- For success celebration BOD organize concert Mahaan Milaap & Achiever Thrilling Meet.



# Points to be **NOTED** ::::

- Mahaan Milap concert is organized for VIP associates only.
- Mahaan Milap is the festival of joy as club achievement task.
- Club achievement organized by BOD as get together theme.
- Mahaan Milap will be organized from 30<sup>th</sup> December to 1<sup>st</sup> January of year.
- The agenda of club meeting is to celebration and planning for next club year.
- Achiever Thrilling Meet (ATM) concert is to be organized for FIP associate only.
- ATM is the presentation book of success stories by history creators from BIJO.
- ATM is organized by directors and admin from 30<sup>th</sup> April to 1<sup>st</sup> May of the year.
- The agenda of the concert is to success celebration by top achievers from BIJO group.
- ATM is the get together meeting for FIP associate from group companies associate.
- The process of learning and earning in group is based on hand-to-hand concept.
- Bijocap Finvest is the panel of joy, happiness, celebration and earning without worry.
- Bijocap Finvest has set the hassle-free process and pattern for self and team growth.



*an invention*

**FINAN**

**TIME**  
**TARGET**  
**QUALITY**  
**DATA**

**INDUSTRY**  
**TARGET**  
**VISION**  
**FUTURE**  
**MOTIVATION**

**EDUCATION**  
**STRATEGY**  
**IDEA**  
**PLANNING**

**CREATIVITY**  
**JOBS**  
**SUCCESS**  
**BRAND**  
**TARGET**  
**CAREER**  
**MANAGEMENT**  
**PLAN**

**STRATEGY**  
**EDUCATION**  
**STRATEGY**  
**IDEA**  
**PLANNING**

**STRATEGY**  
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**STRATEGY**  
**IDEA**  
**PLANNING**

**STRATEGY**  
**EDUCATION**  
**STRATEGY**  
**IDEA**  
**PLANNING**



# Mahaan Milap Club :::::

Club Category	Level	Benefits	Reward
Silver Classic	Top-08	1X4 India Tour.	0.5% - NIP + I-TAB
Sales Premium	Top-04	2X1 India + 1X1 Asia Tour.	1% - NIP + I-TAB
Gold Classic	Top-06	1X3 India + 1X1 Asia Tour.	1.5% - NIP + I-PAD
Gold Premium	Top-03	2X2 India + 2X1 Asia Tour.	2% - NIP + I-PAD
Titanium Classic	Top-04	2X2 Asia + 1X1 International Tour.	2.5% - NIP + I-LAP
Titanium Premium	Top-02	2X2 International Tour.	3% - NIP + I-LAP

**NOTE:** For benefit company will provide facility as per level and proportion, all benefit calculations are yearly basis and tour planned by quarterly.





## **Cover, Cure & Care Policy**

- We have cover, care & cure policies for our associates through TP service provider.
- It is an individual scheme and not beneficial to family, relatives and friends.
- For this scheme Entry age is 20 years to Exit age is 70 years, the TP are listed company.
- It is complimentary services for both VIP and FIP associates.
- Cover offers personal accidental Death or Total Disability cover (only 1 service claimed).
- Company will settle claim and credit the final amount to the nominee and plan gets exit.
- Cure offer facilities like Health Take which give discount on MRP on health care products.
- Health Check faculty provide door step health and medical checkup facility as per slab.
- Care gives IPD discount and free OPD Facility with Doctor consultation on call facility.





## Cover, Cure & Care Slab

Grade	Front Liner		Leader		Heads	
Cover (50 days WP)	Death	₹500,000	Death	₹1,000,000	Death	₹2,000,000
	Disability	₹1,000,000	Disability	₹2,000,000	Disability	₹4,000,000
Cure (40 days WP)	H. Check	1 Visit	H. Check	2 Visit	H. Check	3 Visit
	H. Take	10 % Off	H. Take	20 % Off	H. Take	30 % Off
Care (30 days WP)	OPD Visit	1 Visit	OPD Visit	2 Visit	OPD Visit	3 Visit
	IPD (Off)	₹3,000	IPD (Off)	₹6,000	IPD (Off)	₹9,000

**NOTE: From level F & L can take any of the facility, level M & H can take only gold or titanium card service and level B can take only titanium facility.**

## Case Factory, SFC & SPD

**Case Factory** is the workshop for an existing cases, plans & policies are in force, laps, in paid-up, we have expert facilities to work and advice on the concerned case and create substitutes as add-on service, porting service, balance transfer services, selling-reselling and so on, the credit will be distributed 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 (GRT) slab to the Authorized Service Point Officer.





## Saving Fund Contribution & Service Point Debt Slab

GRT / LRT	Point Share	Member Share	Company Share
Below 070%	NIL	10% of Base Incentive	020% of MC
071% to 100%	025% of debt	10% of Base Incentive	040% of Base Incentive
100% to 150%	050% of debt	10% of Base Incentive	060% of Base Incentive
151% to 200%	075% of debt	10% of Base Incentive	080% of Base Incentive
200% & above	100% of debt	10% of Base Incentive	100% of Base Incentive

# 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 business of LRT & GRT, 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 GRT proportion and final result will be declare on 10<sup>th</sup> of the month according to the decision of board admin group.





## Reward Stake Unit Distribution Slab

Level	Grade	LRT & GRT	UNIT
Front Liner	F - 5 & 6	100% net revenue	1 Units per month
Team Leader	All L grade	100% net revenue	1 Units per month
Business Controller	All H grade	100% net revenue	2 Units per month
Managing Board	All M grade	100% net revenue	2 Units per month

# Incentive Liquidity Slab

Service Category	AIP 2.0	BIP 3.0	CIP 4.0	DIP 5.0
Advisory (50P up-to)	05%	45%-50%	40%	10%
Brokerage (50P up-to)	05%	45%-50%	40%	10%
L. Insurance (60P up-to)	05%	45%-50%	40%	10%
NL. Insurance (30P up-to)	05%	45%-50%	40%	10%
S. Finance (₹0.50 up-to)	05%	45%-50%	40%	10%
US. Finance (₹3 up-to)	05%	45%-50%	40%	10%



## Advisory Service Scheme



Service Category	MNT1.0	QTR3.0	HYR6.0	YER12.0
Intraday & Delivery (Equity)	₹20,000	₹40,000	₹60,000	₹100,000
Intraday & Delivery (Commodity)	₹40,000	₹80,000	₹1,20,000	₹200,000

**NOTE:** Advisory is paid service and user must have to subscribe the plan also it is user's choice to take a call in daily trade, this scheme is for user as market support purpose and it is not 100% sure shot call, so always be careful for using this service.

# CAPTIONS of the COMPANY



**Mr. Harinandan Mishra**  
Assets Managing Director



**Mr. Manoj D Mukane**  
Business Managing Director

## Director Message...

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

Bijocap Finvest 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.

Bijocap Finvest 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...

**BIJOCAP**  
FINVEST

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# Connect US...



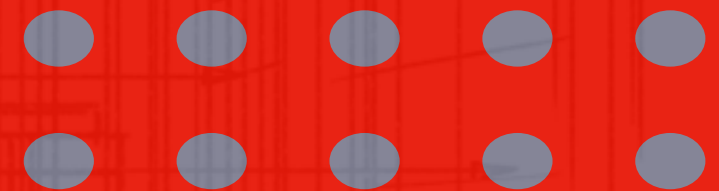
Call On  
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**Thank You...**