



# GROW RICH

— GROW TOGETHER, RICH FOREVER —

# BUSINESS PLAN

FMCG &   
WELLNESS PRODUCTS

Inspired by Nature, Powered by Herbs



NATURAL  
& SAFE



PURE  
& AUTHENTIC



BETTER  
WELLNESS



BETTER  
TOGETHER



[www.growrich.live](http://www.growrich.live)



# ABOUT US



**Grow Rich** is a product-based business committed to bringing quality FMCG and Wellness products to consumers while creating meaningful business opportunities for individuals across communities. This business is operated under **GST & MSME Registration** and follows all applicable compliance standards.



We believe that a strong business is built on **quality products, customer satisfaction, transparency, and people-driven growth**. Our product portfolio is designed to meet everyday lifestyle and wellness needs while offering our customers value, convenience, and reliability.



Through our business model, we aim to connect quality products directly with consumers and **empower our independent business associates** with the opportunity to build their own business through product awareness, customer relationships, and responsible selling practices.



At Grow Rich, our philosophy is simple — **when quality products create happy customers and people grow together, everyone becomes stronger.**

# VISION & MISSION



## OUR VISION

To become a **trusted and growing brand**, recognized for quality FMCG and Wellness products, customer satisfaction, and a strong community of empowered business associates.

We envision building a business ecosystem where **quality products, entrepreneurship, and shared growth** come together to create long-term value for customers, associates, and the company.



## OUR MISSION

Our mission is to make **quality FMCG and Wellness products accessible to more people** while building a transparent, ethical, and sustainable product-based business initiative operating under **MSME and GST registration**.

### WE STRIVE TO:

-  Deliver reliable and value-driven products for everyday needs.
-  Promote a customer-first approach across our business.
-  Create genuine business opportunities through our product-based business model.
-  Empower individuals with product knowledge, training, and business support.
-  Build long-term relationships with customers and business associates.
-  Encourage responsible and professional business practices.

# WHY CHOOSE US



## Quality-Focused Standards

We maintain high-quality standards in everything we do, ensuring reliable value and meaningful outcomes for everyday needs.



## Sustainable Business Model

Our business is built on a strong and sustainable model that focuses on long-term growth, trust, and value creation.



## Customer First

Customer satisfaction is at the heart of our approach. We aim to build trust through quality service, support, and consistent positive experiences.



## Business Opportunity

Grow Rich provides individuals with an opportunity to develop their own business through skill development, relationship building, and professional growth.



## Training & Support

We believe that proper knowledge and guidance are essential for success. Our associates receive training, learning resources, and ongoing support to help them grow.



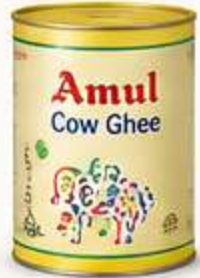
## Transparency & Professionalism

We believe in maintaining professional and transparent business practices while building long-term relationships with our customers and associates.



## Community Growth

Our goal is not just individual success. We believe in creating an environment where customers, business associates, and the organization can **grow together.**



1. AMUL  
GHEE



2. NESTLÉ  
MAGGI



3. AASHIRVAAD  
ATTA



4. DAWAT  
BASMATI RICE



5. FORTUNE  
SUNFLOWER OIL



6. NUTELLA  
HAZELNUT SPREAD



7. HERSHEY'S  
SYRUP



8. COLGATE  
TOOTHPASTE



9. PEPSODENT  
TOOTHPASTE



10. CLINIC PLUS  
SHAMPOO



11. HEAD & SHOULDERS  
SHAMPOO



12. DOVE  
SOAP



13. LIFEBOUY  
SOAP



14. DETTOL  
SOAP



15. TIDE  
DETERGENT



16. ARIEL  
DETERGENT



17. SURF EXCEL  
MATIC



18. COMFORT  
FABRIC CONDITIONER



19. VIM  
DISHWASH BAR



20. PRIL  
DISHWASH LIQUID



21. GODREJ HIT  
INSECT KILLER



22. MORTIEN  
INSECT SPRAY



23. ALL OUT  
LIQUID VAPORIZER



24. GODREJ AIR  
FRESHENER



25. EXO  
SCRUB PAD



26. HARPIC  
TOILET CLEANER



27. PAMPERS  
DIAPERS



28. NIVEA  
BODY LOTION



29. VASELINE  
PETROLEUM JELLY



30. LAKMÉ  
FACE WASH



31. POND'S  
MOISTURIZER



32. DABUR  
HONEY



33. BOOST  
HEALTH DRINK



34. HORLICKS  
HEALTH DRINK



35. BOURNVITA  
HEALTH DRINK



36. BRU  
COFFEE



TRUSTED BRANDS  
Quality You Can Trust



EVERYDAY ESSENTIALS  
For You & Your Family



BETTER LIVING  
Better Quality, Better Life



VALUE FOR MONEY  
Best Quality, Best Price



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# JOINING PACKAGES



## 25 SP

PACKAGE

Weekly Capping

**₹25,000**



## 50 SP

PACKAGE

Weekly Capping

**₹50,000**



## 100 SP

PACKAGE

Weekly Capping

**₹2,00,000**



NOTE:

**1 SP = ₹4**



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# TYPES OF INCOME

01



**SHOPPY BONUS**



02



**CASH BACK INCOME**



03



**MATCHING BONUS**



04



**REWARD / CAR FUND**



05



**HOME FUND**



Your Efforts.  
Our Recognition.  
**Your Success.**

# SHOPY BONUS- 2%

Every Shopy will earn **2% income** on its total monthly billing SP generated through eligible business during the month.



**1 SP = Rs. 4**

## EXAMPLE:

If a Shopy generates  
**1,000 SP**  
in monthly billing:

**1,000 SP**

×

=

**20 SP**

×

**Rs. 4**

×

**Rs. 80**

**20 SP x Rs. 4 = Rs. 80**



Simple  
Calculation



More Business  
More Income



Grow Together  
Earn Together





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# CASH BACK INCOME – 2%

When a Member purchases eligible products,  
**2%** of the Member's **DP Billing** will be credited  
to their **Cashback Wallet**.

## EXAMPLE:

If a Member generates  
**1,000 DP**  
in product billing:

**1,000 DP**

×

**2%**

=

**₹20**  
**CASHBACK**



**EARN 2% BACK**  
on every eligible  
product purchase



**CREDITED TO**  
Cashback Wallet



**USE FOR**  
Future Purchases /  
Repurchases



Use your Cashback anytime for eligible repurchases and enjoy more savings!



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# MATCHING BONUS & REWARD

|  Level Rank. |                                                                                                     |  SP (Left – Right) |  Pay Out (1 SP = ₹4) |  Reward |
|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|            | <br><b>Bronze</b> | <b>200 – 100</b>                                                                                      | <b>₹1,200</b>                                                                                           | <b>–</b>                                                                                   |



|    | <b>Level Rank.</b>                                                                                  |  <b>SP</b><br>(Left – Right) |  <b>Pay Out</b><br>(1 SP = ₹4) |  <b>Reward</b> |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
|  | <br><b>Silver</b> | <b>400 – 200</b>                                                                                                | <b>₹2,400</b>                                                                                                     | <b>–</b>                                                                                          |



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|  Level Rank.                                                                                                         |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div></div> <div><br/>Gold</div> | 800 – 400                                                                                                | ₹4,800                                                                                                     | –                                                                                          |



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|  Level Rank.                                     |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><div>4</div><div><br/>Platinum</div></div> | 1,600 – 800                                                                                              | ₹9,600                                                                                                     | –                                                                                          |



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|  <b>Level Rank.</b> |                                                                                                       |  <b>SP<br/>(Left – Right)</b> |  <b>Pay Out<br/>(1 SP = ₹4)</b> |  <b>Reward</b> |
|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
|  <b>5</b>         | <br><b>Sapphire</b> | <b>3,200 – 1,600</b>                                                                                             | <b>₹19,200</b>                                                                                                     | <b>–</b>                                                                                          |



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|    | Level Rank.                                                                                          |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|  | <br><b>Emerald</b> | <b>6,400 – 3,200</b>                                                                                     | <b>₹38,400</b>                                                                                             | <b>–</b>                                                                                   |



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|  Level Rank.      |  SP (Left – Right) |  Pay Out (1 SP = ₹4) |  Reward                                                                                                |
|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <br><b>Ruby</b> | 12,800 – 6,400                                                                                        | ₹76,800                                                                                                 | <br> Laptop Fund |



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|  Level Rank. |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward                                                                                                     |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            | <br><b>Pearl</b>      | <b>25,600 – 12,800</b>                                                                                     | <br> <b>Bike Fund</b> |



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|    | Level Rank.                                                                                 |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|  | <br>Topaz | 51,200 – 25,600                                                                                          | ₹3,07,200                                                                                                  | –                                                                                          |



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|  Level Rank. |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward                                                                                                                 |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            | <br><b>Diamond</b>    | <b>1,02,400 – 51,200</b>                                                                                   | <br> Car Fund – <b>₹3,00,000</b> |



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|  Level Rank.                         |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><br/><b>Blue Diamond</b></div> | 2,04,800 – 1,02,400                                                                                      | ₹12,28,800                                                                                                 | –                                                                                          |



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Level  
Rank.



SP  
(Left - Right)



Pay Out  
(1 SP = ₹4)



Reward

12



**Black  
Diamond**

4,09,600 – 2,04,800

₹24,57,600



Car Fund – ₹8,00,000



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|  Level Rank.                           |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><br/><b>Crown Diamond</b></div> | 8,19,200 – 4,09,600                                                                                     | ₹49,15,200                                                                                                 | —                                                                                          |



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|  Level Rank.                                                  |  SP (Left – Right) |  Pay Out (1 SP = ₹4) |  Reward                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>14</div><div><br/><b>Royal Diamond</b></div></div> | 16,38,400 – 8,19,200                                                                                 | ₹98,30,400                                                                                              | <div><br/> Home Fund</div> |



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|  Level Rank.                                                                                                                     |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><br/><br/><b>Imperial Diamond</b></div> | 32,76,800 – 16,38,400                                                                                   | ₹1,96,60,800                                                                                               | <div><br/> Gold Fund – ₹10,00,000</div> |



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|  Level Rank.                                           |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><div>16</div><div><br/>Elite Diamond</div></div> | 65,53,600 – 32,76,800                                                                                   | ₹3,93,21,600                                                                                               | —                                                                                          |



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|  Level Rank.                               |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><br/><b>Legend<br/>Diamond</b></div> | 1,31,07,200 – 65,53,600                                                                                 | ₹7,86,43,200                                                                                               | —                                                                                          |



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|  Level Rank.                                                         |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>18</div><div><br/><b>Infinity<br/>Diamond</b></div></div> | 2,62,14,400 – 1,31,07,200                                                                               | ₹15,72,86,400                                                                                              | <div><br/><div> <b>Luxury Car Fund –<br/>₹50,00,000</b></div></div> |



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|  Level Rank.                                                     |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <div><div>19</div><div><br/><b>Crown Ambassador</b></div></div> | 5,24,28,800 – 2,62,14,400                                                                               | ₹31,45,72,800                                                                                              | —                                                                                          |



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|  Level Rank.                                                      |  SP<br>(Left – Right) |  Pay Out<br>(1 SP = ₹4) |  Reward                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>20</div><div><br/><b>Global Ambassador</b></div></div> | 10,48,57,600 – 5,24,28,800                                                                              | ₹62,91,45,600                                                                                              | <div><br/><div> Car Fund –<br/><b>₹1,00,00,000</b></div></div> |



| Level | Rank                                                                                                  | SP (Left – Right)          | Pay Out (1 SP = ₹4) | Reward                                                                                                             |
|-------|-------------------------------------------------------------------------------------------------------|----------------------------|---------------------|--------------------------------------------------------------------------------------------------------------------|
| 1     |  Bronze              | 200 – 100                  | ₹1,200              | –                                                                                                                  |
| 2     |  Silver              | 400 – 200                  | ₹2,400              | –                                                                                                                  |
| 3     |  Gold                | 800 – 400                  | ₹4,800              | –                                                                                                                  |
| 4     |  Platinum            | 1,600 – 800                | ₹9,600              | –                                                                                                                  |
| 5     |  Sapphire            | 3,200 – 1,600              | ₹19,200             | –                                                                                                                  |
| 6     |  Emerald             | 6,400 – 3,200              | ₹38,400             | –                                                                                                                  |
| 7     |  Ruby                | 12,800 – 6,400             | ₹76,800             |  Laptop Fund                    |
| 8     |  Pearl               | 25,600 – 12,800            | ₹1,53,600           |  Bike Fund                      |
| 9     |  Topaz               | 51,200 – 25,600            | ₹3,07,200           | –                                                                                                                  |
| 10    |  Diamond             | 1,02,400 – 51,200          | ₹6,14,400           |  Car Fund – ₹3,00,000           |
| 11    |  Blue Diamond      | 2,04,800 – 1,02,400        | ₹12,28,800          | –                                                                                                                  |
| 12    |  Black Diamond     | 4,09,600 – 2,04,800        | ₹24,57,600          |  Car Fund – ₹8,00,000         |
| 13    |  Crown Diamond     | 8,19,200 – 4,09,600        | ₹49,15,200          | –                                                                                                                  |
| 14    |  Royal Diamond     | 16,38,400 – 8,19,200       | ₹98,30,400          |  Home Fund                    |
| 15    |  Imperial Diamond  | 32,76,800 – 16,38,400      | ₹1,96,60,800        |  Gold Fund – ₹10,00,000       |
| 16    |  Elite Diamond     | 65,53,600 – 32,76,800      | ₹3,93,21,600        | –                                                                                                                  |
| 17    |  Legend Diamond    | 1,31,07,200 – 65,53,600    | ₹7,86,43,200        | –                                                                                                                  |
| 18    |  Infinity Diamond  | 2,62,14,400 – 1,31,07,200  | ₹15,72,86,400       |  Luxury Car Fund – ₹50,00,000 |
| 19    |  Crown Ambassador  | 5,24,28,800 – 2,62,14,400  | ₹31,45,72,800       | –                                                                                                                  |
| 20    |  Global Ambassador | 10,48,57,600 – 5,24,28,800 | ₹62,91,45,600       |  Car Fund – ₹1,00,00,000      |



**NOTE:** Pay Out is calculated at 1 SP = ₹4.

All Payouts and Rewards are subject to the company's terms & conditions and eligibility criteria.





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# THANK YOU



Thank you for your trust and belief in our vision.  
Together, let's **grow** and create a **rich future** for all.



— Visit Our Website —



[www.growrich.live](http://www.growrich.live)