



# **THE COMPANY**

# **WHITE PAPER**

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**BOOSTING PROGRESSIVE  
TRANSFORMATION  
IN THE FINANCIAL  
CONSULTATION ECOSYSTEM**

**MARCH 2023**

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# Introduction

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This document, “Boosting Progressive Transformation in the Financial Consultation Ecosystem | The Company White Paper of Nowofloan”, comprises the content that throws light upon various aspects regarding the company like the thought behind its inception, the vision and mission, perspective of the company’s directors, an overview of the problems or challenges faced by the financial consultation seekers, and how Nowofloan has made strong efforts to transform the entire consultation process in India. This document is curated to give the readers an insight into how Nowofloan, with its one-of-its-kind financial consultation providing services, has made successful attempts to transform and ease conventional processes. Throughout the document, the reader will come across various innovative steps taken by Nowofloan in the form of services provided to a humongous customer base that has benefitted immensely.

Considering how important the financial consultation phenomenon is for people to meet their monetary pursuits pertaining to various purposes, it becomes very interesting for the readers to come across the innovative services and products of Nowofloan that have proved to be customer-friendly and have given utmost comfort to its clients. As people, belonging to any social stature, may need financial consultation at any particular instance of life, Nowofloan’s services and provisions gain huge relevance, importance, and even popularity.

The readers, after reading this document, might find the journey of Nowofloan as an inspiration and draw out certain aspects that could help them individually in terms of thinking out-of-the-box, coming up with unconventional solutions for conventional problems, and achieving milestones by creating something that benefits not just individuals but the entire community. If the reader happens to be a financial student, expert, or enthusiast - this document will broaden the horizons of their perspective and help them witness a realistic solution that was once just a possibility. If not belonging to a financial field, the reader would be able to learn about the beneficial services provided by Nowofloan and if there is any service that is needed by them, they can go to the Company Contact section of this document and reach out to the company and put forth their query or ask for the desired service.

# NOWOFLOAN

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## Foundational Thought, Establishment, and Company Progress

### Idea Arising Out of Financial Consultation Seeker's Challenges

Behind every successful business, there has been a thought that has the potential to bring positive changes in the lives of people. And with the idea that has backed Nowofloan concretely, the company's director - Mr. Arvind Makwana - has left no stone unturned to nurture a platform that has brought substantial positive turnarounds in the lives of people. Looking at the conventional ways of executing an entire process of consultation, Arvind Makwana felt that it is very tedious for the common man to go from one firm to another multiple times, submit the required documents by themselves, and then make several iterations to execute the formalities, and then wait for the analysis, strategies, and thorough experts planings. This exhausting manual procedure of submitting the required information/documents and getting professional financial consultation had to be streamlined, eased, and made comfortable for people. With this approach in mind, Arvind Makwana built Nowofln Service India Pvt Ltd and launched a web portal - Nowofloan.com - enabling financial consultation seekers with a fast, easy, and time-saving process.

### Execution of The Idea

A great business idea may excite an individual to pursue its materialization but the actual establishment remains a challenging aspect. As Nowofloan.com is meant to be an idea relating to financial consultation and services, it was of utmost importance for Arvind Makwana to build relationships with the NBFCs, collaborate with them by making them partners, and then lay the base of Nowofloan.com. After making persistent efforts and getting partnered with multiple NBFCs (Non-Banking Financial Companies), the time had come to go on floors, and bring in the required infrastructure, resources, and manpower. So, the company – Nowofln Service India Pvt. Ltd. – was commenced. And after the company's inception, the portal Nowofloan.com was launched in the year 2019. Though the initial setup was with limited infrastructure – the strong will to expand its operations and the passion to take this venture to new heights for people to get benefitted from – drove the company towards quick progress, achieving a uniformly increasing customer base, garnering immense customer satisfaction, and facilitating people with quick and easy financial consultation and services. This idea of making the process a hundred per cent digital proved to be path-breaking and attained mass popularity among the community of consultation seekers.

## Company Progress - Stats That Reflect Success

Going by the popular saying “Great Things Take Time...”, the foundational thought of Nowofloan should have taken many years to materialize into a profitable platform but the saying was challenged when just within a span of three years, Nowofloan turned the tables and emerged as an enormously successful company. Be it from the mammoth number of customers, the yearly turnover of the company, or the surge in the number of in-house human resources - all the triumph-measuring aspects evidently speak of the company’s progress.

### The Company Turnover Stats

Year	2021	2022
Turnover (INR)	14,84,000	7,87,30,305

### The Company Customers Stats

Year	2021	2022
No. of Customers	48,764	1,10,801

### The Company Human Resource Stats

Year	2021	2022
No. of Employees	60	110

As statistics are the most reliable way of representing any progression, it is a crystal clear fact (from the above statistical tables) that the progress achieved by Nowofloan is mountainous in every aspect that determines a company’s scale of acceleration. This commendable milestone is the appropriate reflection of customer trust, the company’s reliability, unwavering stream of services and provisions, real-life practical solutions offered by the company, and the benefits availed by the people.

### Message from Nowofloan’s Director – Mr. Arvind Makwana

“It’s no secret that people are facing challenges when it comes to getting financial consultation and services. From visiting various institutions to going through the exhausting process, I think it was needed to come up with a platform that eases the consultation seekers’ problems – and Nowofloan is just the byproduct of this thought that has led me to develop relationships with the leading NBFCs. Today, when I see people from every segment getting benefitted from Nowofloan’s services, it inspires me to broaden the company’s horizons further so that more and more people can fulfill their financial aspirations”.

# The Conventional Financial Consultation Problem

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## **Tedious Process of Visiting Consultation Firms Personally**

In this era, things have become very fast-paced with the minimal scope of patience, giving a very narrow window for tasks to get delayed or consume the amount of time that was acceptable in the earlier years. Today's scenario is such that people are always preoccupied and very busy, and the scope of hindering their schedule is less. And amid such time limitations, it would be challenging to accept the conventional ways of availing financial consultation and services as they are very tedious, time-consuming, and result in the exhaustion of customers.

## **Iterations of Document Submission**

Every time a consultation seeker visits a firm and submits their documents for the purpose of gaining financial guidance and services, there are considerable chances of the firms asking the customers several times for certain additional documents. Imagine this process of iterations for every institution the consultation seeker visits. This can prove to be a very exhaustive process for them. In these times of digitalization, it was very imperative to have a platform that asks for the documents only once, carries out the entire process digitally, and provides the customers with expert financial consultation and services – and this is exactly what Nowofloan does with a hundred percent online process. Through such innovative provisions, Nowofloan eases the customer's headache of getting professional consultation.

# Modern Financial Consultation & Services by Nowofloan

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## **Premium Membership for Personal Financial Consultation**

As financial consultation stands as one of the most crucial aspects to sort out one's financial challenges and aid in planning the future smartly, Nowofloan offers its Premium Membership for customers to access expert financial guidance along with the exciting benefits.

### **Benefits of Nowofloan's Premium Membership:**

- Personal Loan Process in Multiple NBFCs
- 100% Online Financial Consultation
- Access Personalized Tracking Portal
- On-Call Expert Consultancy
- Dedicated Loan Expert Assigned
- No Impact On CIBIL

### **How It Works:**

- Quick Registration
- Eligibility Check
- Buy Premium Membership
- Submit Required Documents
- Bank Verification
- Bank Sanction

### **Platinum Membership for Business Financial Consultation**

Be it running a business or starting a new one, the most mandatory aspect of its smooth run is how well the venture is monetarily managed. And the smartest option to ensure this is by taking business financial consultation and planning various monetary aspects of your company.

### **Benefits of Nowofloan's Platinum Membership:**

- Business Loan Process in Multiple NBFCs
- 100% Online Financial Consultation
- Access Personalized Tracking Portal
- On-Call Expert Consultancy
- Dedicated Loan Expert Assigned
- No Impact On CIBIL

### **How It Works:**

- Quick Registration
- Eligibility Check
- Buy Platinum Membership
- Submit Required Documents
- Bank Verification
- Bank Sanction

# Promoting Inclusiveness through The Channel Partner Program

Nowofloan believes in creating opportunities for people and becoming an integral part of the company and thus, making a substantial contribution to the company's growth.

To execute this progressive thought, Nowofloan's Channel Partner Program came into existence.

It's a highly beneficial opportunity for people who wish to generate a good side-income or take it up as full-time business. And the best part is, the Channel Partner need not go anywhere and can work from anywhere as all they would need to do is share their unique referral link (provided by the company) to their network of people and the consultation seekers.

With every successful referral-turning-customer, the Channel Partner get a handsome commission.

## **Rewarding Benefits of Becoming Nowofloan's Channel Partner:**

- High>Returns Business Opportunity
- Up to ₹3 Lacs Monthly Earning Opportunity
- Lifetime Career Opportunity
- Solid Marketing Support by Nowofloan

## **Instant & Easy Joining Process To Become Nowofloan's Channel Partner:**

- Quick Registration
- Submit Application Form
- Get Channel Partner Code
- Start Business

Be it a professional person who desires to make some extra money, or a student who wishes to make money to contribute to the household or a housewife who wants to build her network of people and leverage it – the Channel Partner Program is for everyone irrespective of the background they belong to. This opportunity is a classic way of commencing a business where the Channel Partner can earn a very good income.



# Future Expansion Strategy

## **Franchise Model – Boosting of the Channel Partner Program**

Considering the tremendous progress achieved by the company in such a short span of time, Nowofloan is confident to upscale its growth by further empowering the Channel Partner Program. The company is storming ahead in spreading the highly beneficial advantages of being Nowofloan's Channel Partner across the entire country through effective marketing strategies. Once a strong circuit of Channel Partners is built with PAN India presence, the company will start giving Nowofloan Franchisees to the Channel Partners who have an office setup or the required infrastructure to become a Nowofloan Franchisee. With the uniform increase in the number of new customers every month and the surge in customer trust, the franchisees will be benefitted from the brand Nowofloan in the long run.

Nowofloan believes in giving rise to a win-win situation for the Channel Partners, and the company intends to provide the required guidance, knowledge, and support to the Channel Partners. Nowofloan aims to build a network of around 25000 Channel Partners spread across the country. Such a major presence will uplift the brand value, bringing in more and more consultation seekers to the franchisees, and this will directly push the business of the Channel Partners upwards, thus contributing to the financial vastness and presence of the company and increasing the scope of progress.

## Company Contact

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### Mobile

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### Website

Nowofloan.com



### E-mail

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### Social Accounts



Instagram - <https://www.instagram.com/nowofloan.in/>



Facebook - <https://www.facebook.com/nowofloan.in/>



LinkedIn - <https://www.linkedin.com/company/nowofloan/>