



ལོད་ལྷན་གཞི་ཚོགས།  
*Loden Foundation*

Thimphu: Bhutan | P.O. Box. 131  
Tele: +975-77193322 / +975-77195599  
Email: info@loden.org  
www.loden.org

*Loden Foundation Business Proposal Template*

## **Background**

The Loden Entrepreneurship Programme (LEP) started in 2008 supporting aspiring entrepreneurs through interest and collateral-free loans. We exist to help young Bhutanese people who have the vision, drive and idea to set up or upscale a business, which is economically beneficial, socially responsible, culturally sensitive and environment friendly. Moreover, it is important that proposals are aligned to the national priorities of creating employment and improving the resilience of the Bhutanese economy as it meets new challenges. There is no minimum educational requirement apart from a basic literacy and a good understanding of business accounting.

We call for business proposals twice a year, once in spring and next in fall through the Loden website and social media pages where we promote and encourage entrepreneurial activities, while maintaining social and ethical responsibility.

Selected candidates can avail a support of interest and collateral free loan up to Nu. 1.5 million, from the Loden Entrepreneurship fund which must be repaid over a four-year period through monthly installments. However, the selected candidates need to have a guarantor who has a regular income to avail the loan for the business. The loan is disbursed in two tranches. The second tranche of the loan shall be made upon verification of the proper use of money received in the first tranche and with positive recommendation from the project monitoring team from Loden.

### **The proposal will be evaluated based on the following priority criteria:**

1. Financial viability (able to repay the loan)
2. Cultural, social and ecological sensitivity (e.g. not a slaughterhouse, fishery, logging, bar etc.)
3. Clear and realistic
4. Social impact such as employment generation, community benefit, etc.
5. Geographic suitability or regional balance (advantageous to be based outside Thimphu)
6. Non-duplication of LEP funded projects or project (should not be something which is already in the market and where there is no requirement for such projects)
7. Entrepreneurial drive and motivation (good business is not sufficient; we need real entrepreneurs)
8. Personal commitment (teamwork and personal investment are a plus)



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## 9. Skills (understanding competition and key business indicators)

### **Application Process:**

There are **TWO** application processes, please choose any **ONE** of the following:

**Process A:** Applicants must submit the business proposal template developed by Loden Foundation, which is available (**HERE**). If you are following process A, you do not have to submit the documents listed in process B, because those documents need to be attached in the same template.

**Process B:** Applicants who are submitting your own business proposal must submit the following documents:

- A business proposal template/your own business proposal (not exceeding 15 pages) [GUIDELINE](#)
- Curriculum Vitae (CV)
- Personal statement explaining why you are interested in the chosen business
- Duly filled 'Business Plan Submission form available [HERE](#)
- Latest CIB report of the applicant and of the spouse, if married, from the Credit Information Bureau of Bhutan. For further details, you may visit [www.cib.bt](http://www.cib.bt)
- CID copy

**Note 1:** We also encourage you to submit supporting documents (if applicable) such as lease approvals for land, proforma invoices of machinery & equipment and applicable recommendation letters proving proficiency or recognitions etc.

**NOTE 2:** If you are a returning applicant applying with the same idea, you must explicitly mention what is new in your business plan. You must also indicate if you have received or applied for funding for the same business from other funding sources.



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## Business Proposal Template

### A. Details of the applicants

#### Personal Details:

- i. Name: .....
- ii. CID No: .....
- iii. Year of Birth: .....
- iv. Gender: .....
- v. Contact Number(s): .....
- vi. Email ID(s): .....

#### Business Location:

- i. Village/Town: .....
- ii. Gewog/Thromde: .....
- iii. Dzongkhag/Dungkhag: .....

#### Applicant Employment Status:

Unemployed [ ] Employed [ ] Entrepreneur [ ]

**Marital Status:** Please tick (✓) Single [ ] or Married [ ] or Divorced [ ]

### C. Details of the business

Name of the Business	
Name of the Promoter	
Business Ownership (Sole/Partnership, cooperative, CBO etc.)	
Promoters Qualification and experiences	



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Business status (new/existing Business)	

Loan required from Loden Foundation (Nu)	Fund received from other financial institutions	Additional fund to be received from other sources	Owner's contribution (Nu)	Total cost of the Business (Nu)
	Name: Amount: Name: Amount:	Name: Amount: Name: Amount:		

**D. Executive Summary of the Project**

1	Project Description (Less than 800 words, tell us about your business or project plan.)
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2	Explain how your business has impact on the following areas: Social:  Environment:  Culture:  National Economy:

### E. Vision, Mission, Objectives, Key to success

1	State your business objective mission, vision, goal etc.
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2	What are the Key Success factors of your Business? What unique factors does your company have that differentiates you from other comparable businesses?

### F. Product/service overview

Provide brief information about your service/product line and its uniqueness, potential benefits to the customers, pricing strategy, how it is to be sold etc. This section is expected to give a quick overview of the service/product line. You should keep it precise. (max. 500 words)

### G. Market Analysis



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Brief analysis of any political, economic, social, technological and legal factors	
Competitors	
Target Customers (who and why?)	
Key suppliers you need to develop relationships with	
Marketing and promotional strategies (mention your marketing & promotional plan, sales and distribution plans briefly within 300 words)	

## H. Legal Requirements



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Mention the type of company ownership such as sole proprietorship, partnership business, private limited company etc. Also the company registration process and requirements, such as the need for any licenses, should be featured explicitly; this is the starting point for any venture. (Max. 200 words)

**I. Operational/Work Plan**

- Work Plan (Provide major activities and mark months and quarters in which you plan to carry them out. Add a new row if you need more.)

PLANNED ACTIVITY	Month 1	Month 2	Month 3	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6
1.								
2.								
3.								
4.								
5.								
6.								
7.								

**J. Human Resources** (Provide a clear list of different people who will be involved in the project with their responsibilities. Add new rows if you need more)





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Sl. No	Name of Employees	Position/Role	Number of person	Salary/month.
<b>Total salary</b>				

**K. Growth Analysis:** How do you plan to grow your company sustainably? (Max.100 words)

#### **L. FINANCIAL PLANNING**

1. **Profit and loss** (Please insert profit and loss separately)
2. **Balance sheet** (Please insert Balance sheet separately)

**M. Financial Projection** (Give a projection of the quantity of products and services [in blue cells] and/or their monetary value [in white cell] under the timeline).



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Results	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8
1.							
2.							
3.							
4.							
5.							

**N. Special need:**

1. Disability:
2. Minority
3. Others, specify:

(If you fall in the above-mentioned group, you will be given extra weightage)

**Annexures:**

- A. Personal statement explaining why you are interested in the chosen business (200-300 words)



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B. Attach your full Curriculum Vitae (CV) here:



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C. Attach your Credit Information Bureau (CIB) report here. If married, you also need to submit your spouse's CIB



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A large empty rectangular box with a black border, intended for the content of the business proposal.



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D. Attach your Citizenship Identity Card or any other identities here to proof as  
Bhutanese:

Submitted by:



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(Signature with legal stamp):

Name:

CID #

Contact number:

Submission Date:

Document checklist (Please tick):

- |   |     |     |
|---|-----|-----|
| 1. Business Proposal Template                   | [ ] |     |
| 2. Business Plan Submission Form                | [ ] | [ ] |
| 3. Curriculum Vitae (CV)                        | [ ] |     |
| 4. Personal Statement                           | [ ] |     |
| 5. CIB report (if married, submit spouse's CIB) | [ ] |     |
| 6. Citizen Identity Card (CID) copy             | [ ] | [ ] |

**Declaration:** I, hereby, declare that the information given herein is true and correct to the best of my knowledge. I also declare and understand that the Loden Foundation reserves the right to keep all my documents (soft and hard copies) for their official record whether my proposal is selected or not.