



The **2018 Erambuma Credit Scheme - Budget Proposal** of the Government, extends an opportunity for Graduates to build their own business through a special loan scheme (non-collateral based) to commercialize and accelerate growth. A maximum of Rs. 1.5 million will be given per innovative business idea for a period of 7 years. The above loan will be provided purely on the merit of a business plan and a viable business idea.

## Entry Application

Preferred Bank

BOC

Peoples' Bank

Branch .....

### General Information

Name of the business (if any): \_\_\_\_\_

Name of the proprietor: \_\_\_\_\_

Address : \_\_\_\_\_

Province : \_\_\_\_\_ District : \_\_\_\_\_

Year of Establishment: \_\_\_\_\_

Tel/mobile: \_\_\_\_\_ Email: \_\_\_\_\_

NIC: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Website : if any : .....

**There are 15 questions below, to which we need short and specific responses.**

### The Domain

*Please select the relevant domain to which your business idea belongs to by ticking the appropriate box below. Any\* business idea is welcome. For ease of comparison, all applications will need to be classified into one of the following domains:*

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Agriculture                | <input type="checkbox"/> Education          | <input type="checkbox"/> Energy                |
| <input type="checkbox"/> Engineering                | <input type="checkbox"/> Fashion            | <input type="checkbox"/> Financial Services    |
| <input type="checkbox"/> Healthcare & Personal Care | <input type="checkbox"/> ICT                | <input type="checkbox"/> Professional Services |
| <input type="checkbox"/> Retailing                  | <input type="checkbox"/> Social Enterprises | <input type="checkbox"/> Tourism               |
| <input type="checkbox"/> Logistics                  | <input type="checkbox"/> Other Ventures     |  |

\*All text boxes within the application are expandable if more space is required



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## The Idea

1. Describe your idea / business

2. Why do you think this idea / business is worth pursuing?

3. Do you have any sort of experience or interaction with the kind of business that you are proposing? If so explain how?

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### **The Opportunity**

4. Describe the nature & size of the market that you will compete in?

### **The Customer**

5. Who will be your target customer and what customer need will you satisfy?

### **The Business Model**

6. What will be your value proposition to the customer?

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7. How will your value proposition generate revenue (make business sense)?

### The Competition

8. Who will be the direct / indirect competitors?

9. Why would target customers choose your idea over competitors?

### The Investment

10. For your idea to become commercially viable, what is the approximate total investment estimating? How much you would expect as a loan?

11. How do you intend to use the funds (investment) in the proposed business? Provide major cost components both in capital nature and the initial working capital requirements. (indicate all kind of resources such as funds (savings), labor, land & building, raw material etc. available to you to support this business)

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<b>Net Profit Before Tax</b>						
<b>Net Profit After Tax</b>						
<b>ROI</b>						
<b>Cumulative Profit After Tax</b>						
<b>Payback Period</b>						

### **Why YOU?**

13. Why should we select your idea? Is it because of the idea? Is it because of you? Or both? Convince us!

### **What's Holding You Back?**

14. Why have you not pursued this idea up to now?

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### **'Gut Feel'**

15. Anything else you feel we should consider in evaluating your application? You are free to indicate whatever you feel is *relevant*. Don't hold back anything you wish to tell us.

### **The Applicant**

16. Give us a very brief introduction of yourself: university graduated from, year of graduation, field of specialization, years of experience (if any) and any other relevant personal information

**End of Application &  
Thank You**

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