



Bhutan Crowdfunding User Manual for Investor

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General information

This section explains the general overview of the system.

System overview

Bhutan Crowdfunding is the first digital platform developed by the Royal Securities Exchange of Bhutan licensed under the Crowdfunding Regulations issued by the Royal Monetary Authority of Bhutan. Bhutan Crowdfunding aims to provide an alternate financing model for Start-ups, New Business Ventures and Cottage & Small Industries in Bhutan to access funds from the general public. The platform offers entrepreneurs the opportunity to raise funds for their new businesses and at the same time provides new investment avenues for the public.

System summary

This section provides overview of the system. It outlines the hardware and software specification, system's configuration and system's behavior in case of contingencies.

Hardware and software requirement

Hardware requirement

- ❖ Operating system: Windows XP service pack 1 and above, Linux (Any version),
- ❖ Hard disk: 1 GB or greater,
- ❖ RAM: 512 MB or greater.

Software requirement

- ❖ Web browsers: Firefox, chrome, Internet Explorer, safari, Opera.

Device supported

- ❖ PCs, Laptop, phablet, mobile phone (iPhone, Windows, Android).

Development tools

- ❖ Windows server 2012, sublime text, php, MariaDB.

Contingencies

In case there is no internet connection, data cannot be stored and processed. In case of power outage, data will be lost.

Getting started

This section explains: a) How to start Bhutan crowdfunding,

b) Different level of users.

Step 1: Type in the URL given below in the address bar of your browser.

URL: bhutancrowdfunding.rsebl.org.bt

You will see the page as below. This is the homepage.

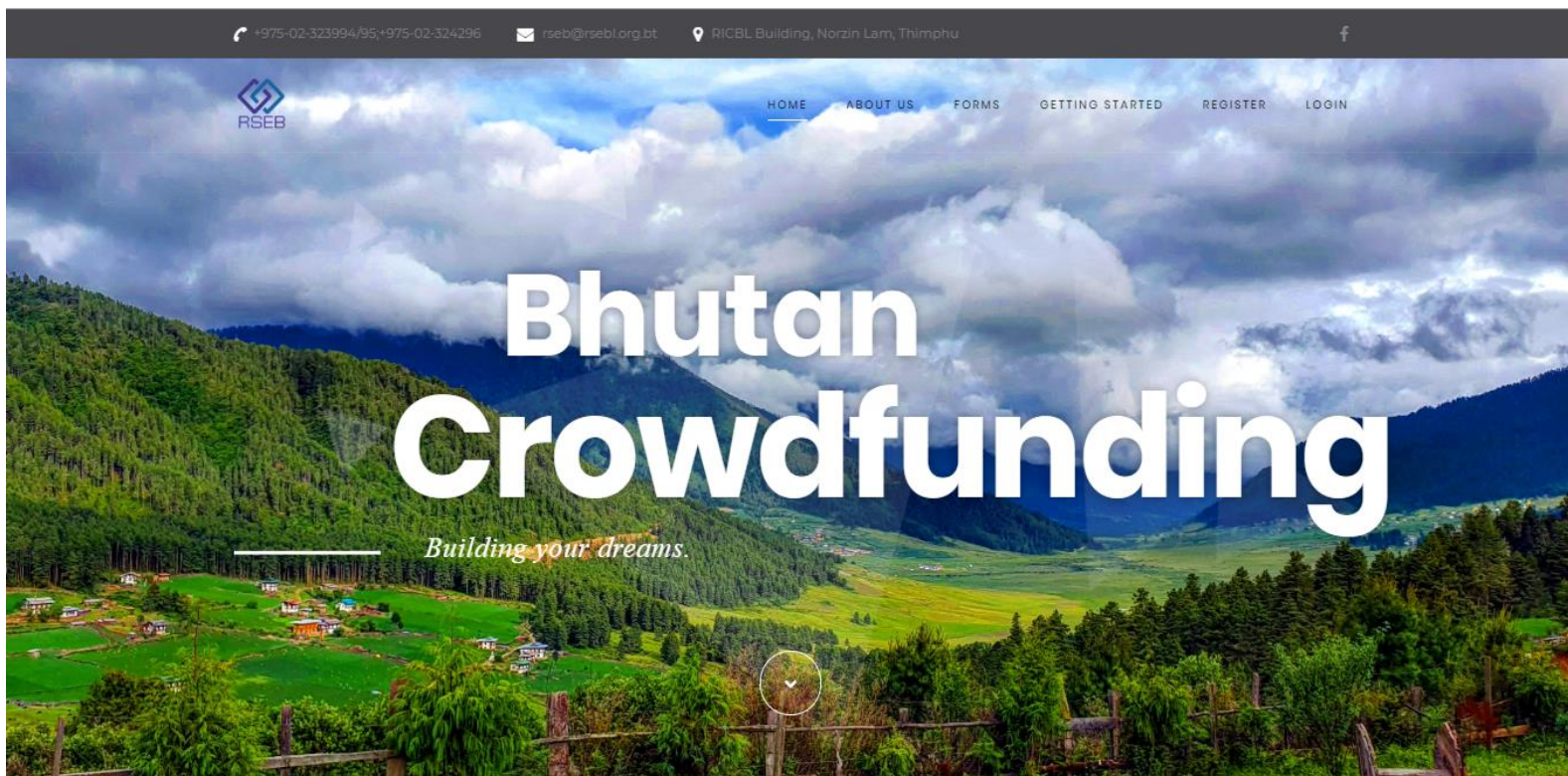


Figure 1.0

There are three different level of users:

- a) Admin,
- b) Investor,
- c) Investee/Business.

Investor

What is an investor?

“An investor is any person or other entity (such as a firm or mutual fund) who commits capital with the expectation of receiving financial returns”.

- **Investopedia**

Retail Investor

“A retail investor, also known as an individual investor, is a non-professional investor who buys and sells securities, mutual funds or exchange traded funds(ETFs) through traditional or online brokerage firms or savings accounts”.

- **Investopedia**

Note: *Retail investor can only invest Nu.100,000.00 per project.*

Institutional Investor

“An institutional investor is a nonbank person or organization that trades securities in large enough share quantities or dollar amounts that it qualifies for preferential treatment and lower commissions”.

- **Investopedia**

How to register as an investor

Step 1: Click “**Register**” on the navigation bar.

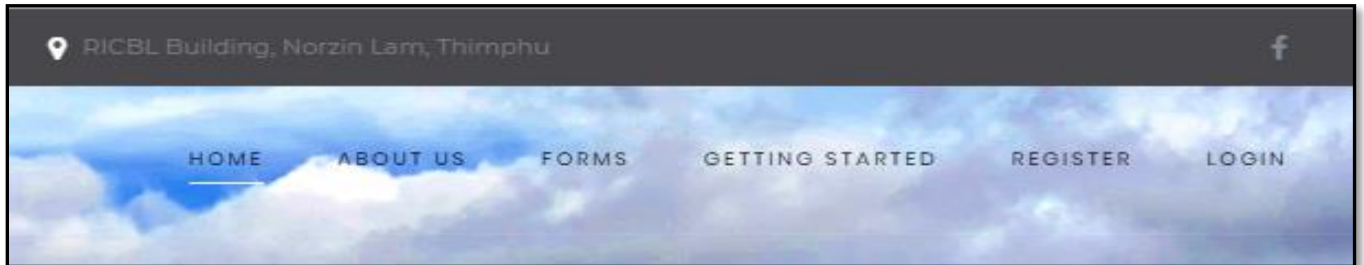


Figure 2.0

Step 2: You will be redirected to registration page as shown below. Note fields marked with (*) are mandatory. Following are the information required for registration:

- 1) Name,
- 2) Username,
- 3) Investor type,
- 4) Phone number,
- 5) TPN (not mandatory),
- 6) E-mail,
- 7) Address,
- 8) Password.

If you are retail investor, select Retail under investor type. If you are institutional investor, select Institutional investor under Investor Type.

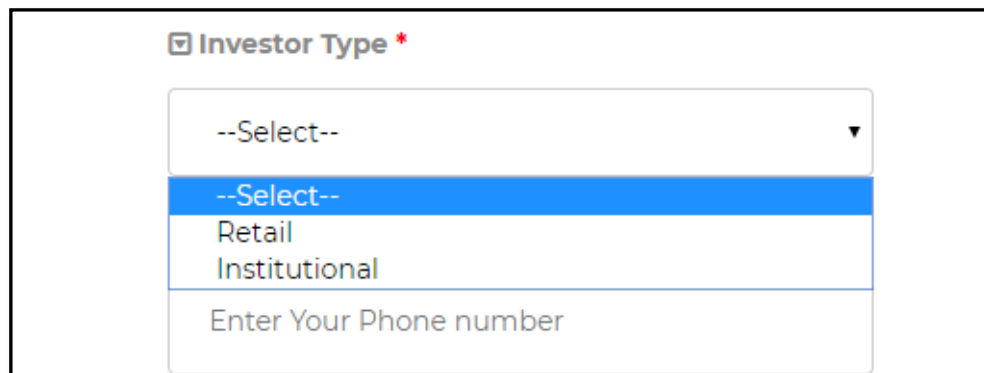
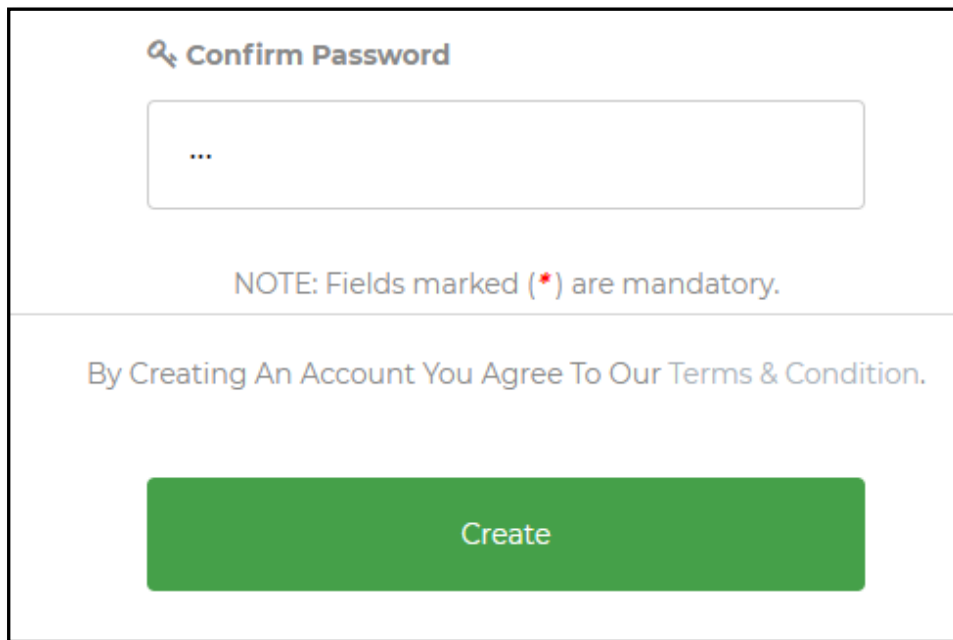
A screenshot of a web form field labeled 'Investor Type *'. The field is a dropdown menu with a white background and a grey border. The current selection is '--Select--'. The dropdown is open, showing three options: '--Select--' (highlighted in blue), 'Retail', and 'Institutional'. Below the dropdown, there is a text input field with the placeholder text 'Enter Your Phone number'.

Figure 2.1

Step 3: When all fields are filled correctly, a green button appears.



Confirm Password

...

NOTE: Fields marked (*) are mandatory.

By Creating An Account You Agree To Our Terms & Condition.

Create

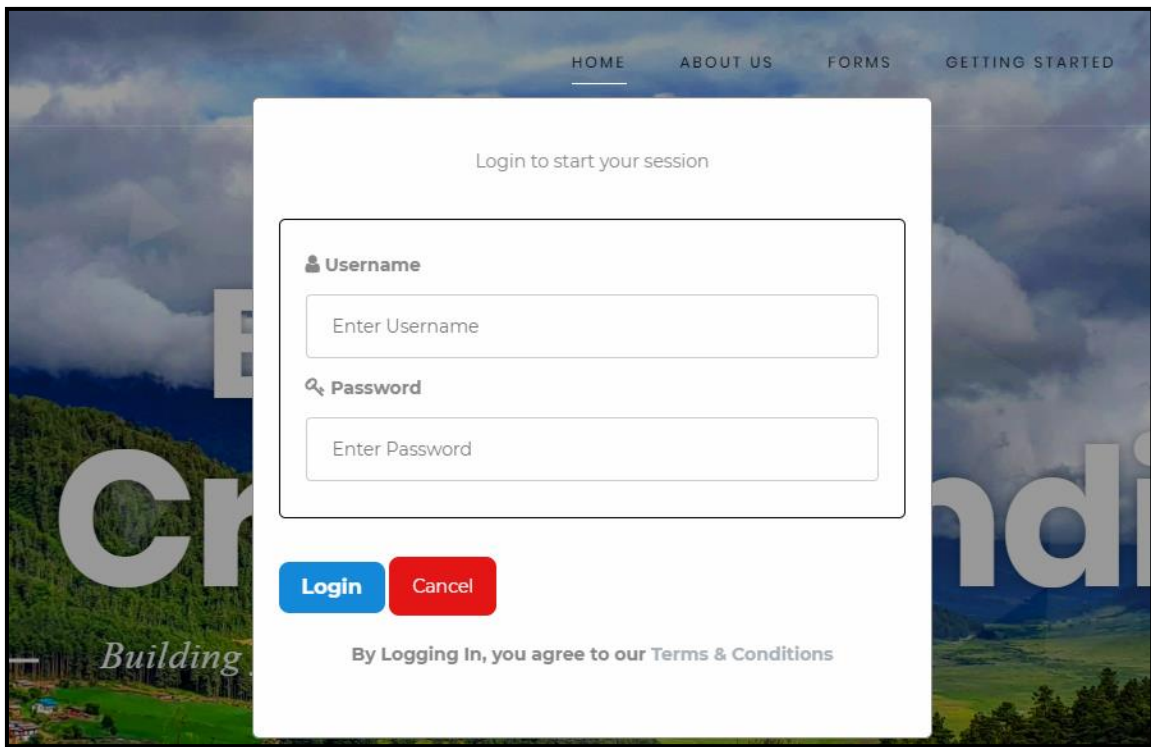
Figure 2.2

Step 4: Click on “**Create**” to complete the registration process.

How to invest in a project

Step 1: After successful registration, click on “**Login**” on the navigation menu.

Step 2: A modal will open as shown below. Enter your username, password and click on “**Login**”.



The image shows a login modal window overlaid on a website background. The modal has a white background and a thin black border. At the top, it says "Login to start your session". Below this, there are two input fields: "Username" with a person icon and "Password" with a magnifying glass icon. Each field has a placeholder text "Enter Username" and "Enter Password" respectively. At the bottom of the modal, there are two buttons: a blue "Login" button and a red "Cancel" button. Below the buttons, there is a line of text: "By Logging In, you agree to our Terms & Conditions". The background of the website shows a navigation menu with "HOME", "ABOUT US", "FORMS", and "GETTING STARTED". The main content area has large, semi-transparent text that reads "Cr" and "ndi". The word "Building" is visible in the bottom left corner of the background image.

Figure 3.0

Step 3: You will be redirected to investor dashboard as shown below.

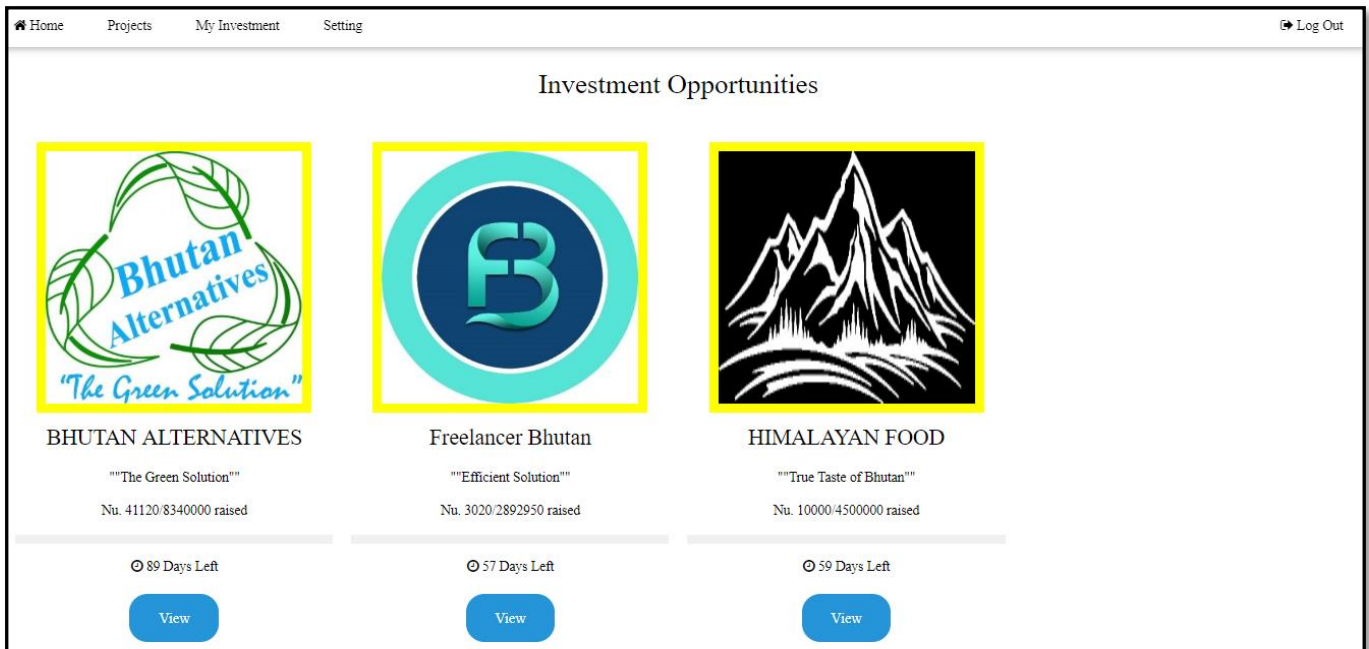


Figure 3.1

There are three tabs on the menu bar as follows

- Projects,
- My Investment,
- Setting.

Projects

Under this section of the page, you will see active projects published on the Bhutan crowdfunding portal.

My Investments

Under this section of the page, you will see project(s) in which you have invested along with investment amount.

Setting

Under this section of the page, you can update your information such as

- a) Citizen identification number,
- b) Phone number,
- c) E-mail,
- d) Password.

Step 4: Select the project in which you want to invest by clicking on “View”.



Step 5: Enter your investment in the multiple of 10.

Figure 3.2

Step 6: Click on “Invest”

Invest Here

Amount (Nu)*

100

Invest

By Clicking "Invest" You Agree To Our Terms & Condition.

Overview Company Profile Invest Update

Figure 3.4

Step 7: You will be redirected to RMA’s payment gateway.

ROYAL MONETARY AUTHORITY OF BHUTAN ePayment Gateway

Payment Details

Beneficiary Name	Royal Securities Exchange of Bhutan
Beneficiary Order No	IN2019071915384120190719153841
BFS Transaction ID	920000360057
Payment Description	RSEBL_Test
Amount	1000.0
Fee	0.0

Please Select Your Bank

BANK OF BHUTAN BHUTAN NATIONAL BANK DRUK PNB BANK

Bhutan Development Bank T BANK LTD

Enter Your Bank Account Number (mandatory)

Your bank account number

Continue Cancel

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BFS Secure 1.0

Figure 3.5

Step 8: Select bank from which you want to transfer the money.

Step 9: You will get OTP in your mobile.

Step 10: Enter OTP

Your transaction will take place after you enter OTP.

