

# *Handbook*

*of*

## Entrepreneurship Development



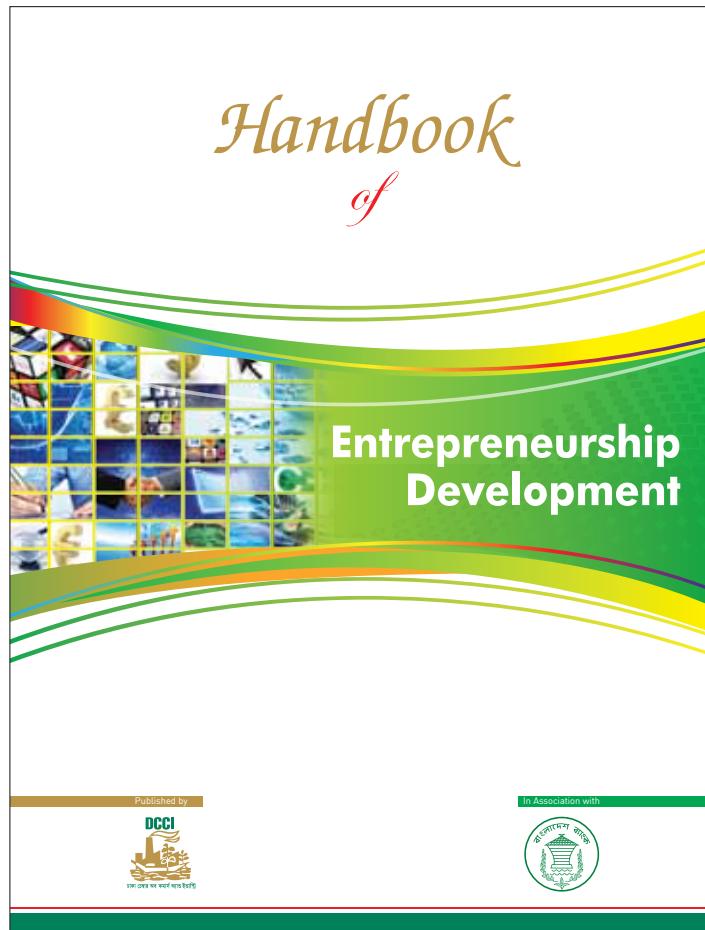
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# BANGLADESH



The national flag of Bangladesh is bottle green in color and rectangular in size with the length to width ratio of 10:6. It bears a red circle on the background of green. The color in the background represents the greenery of Bangladesh while the red circle symbolizes the rising sun and the sacrifices of lives in our freedom fight. The national flag was designed by Kamrul Hasan. Prescribed size of the flag for buildings are 305cm X 1183cm, 152cm X 91cm and 76cm X 46cm and for vehicles are 38cm X 23cm and 25cm X 15cm.

At the very outset the flag had a different look. There was a golden colored map of Bangladesh at the center of the red circle. This was the original design of the flag of Bangladesh under which the valiant freedom fighters fought during the liberation war.

## Did you know...

The national flag of Bangladesh was adopted officially on January 17, 1972. It is based on a similar flag used during the Bangladesh Liberation War of 1971. The map was later deleted from the flag in 1972.



بنحو الله الرحمن الرحيم



PRESIDENT  
PEOPLE'S REPUBLIC OF BANGLADESH  
DHAKA

22 Kartik 1420  
06 November 2013

I am very pleased to know that Dhaka Chamber of Commerce and Industry (DCCI) is going to organize "**Entrepreneurship & Innovation Expo**" in cooperation with Bangladesh Bank to create 2000 new entrepreneurs. I congratulate DCCI for taking this kind of initiative for the economic development of Bangladesh.

Entrepreneurship is one of the key driving forces of our economy. Wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals, many of whom go on to create big businesses. Entrepreneurs act as catalytic agents in the process of industrialization and economic growth.

It is not possible to set up an enterprise without adequate funds. Entrepreneur mobilizes idle savings of the public and put them to productive use. In this way, he helps in capital formation which is so essential for the industrial and economic development of a country. Various Commercial Banks and other Financial Institutions take initiatives in promoting entrepreneurship through assistance to various agencies involved in Entrepreneurship Development Programme (EDP) and provide financial assistance to the new entrepreneurs. I appreciate this kind of initiative by DCCI and others for the betterment of the society and country as a whole.

I am confident that this Expo will assist the Entrepreneurs in their ongoing efforts to get a profitable, safe, secure and participative business environment in Bangladesh and DCCI will continue to play role in this regard.

I wish every success of "**Entrepreneurship & Innovation Expo**".

Khoda Hafez, May Bangladesh live forever.

A handwritten signature in black ink, appearing to read "Md. Abdul Hamid".

Md. Abdul Hamid

# BUILDING BANGLADESH

## EMPOWERING ENTREPRENEURSHIP

Bangladesh a country of immense potentials having a rapidly developing market-based economy. It has an aim to attain the Middle income Country status by the year 2021. To achieve the target, Bangladesh has to come out of the crisis of employment opportunities. Ensuring more employment generation the easiest way to solve this is to create entrepreneurs. Today's youth remain unemployed even after completing their education and university degree, they need to acquire skills to ensure their livelihood and to realize their potentials. Unemployment of educated youths is a major issue in Bangladesh which needs to be addressed to avoid a social crisis. Our youth are energetic and bold enough to take the challenge of becoming successful entrepreneurs. In order to change the economic outlook of the country, we have not any chance to remain behind where the world is now today. Both government and private sector now should come ahead with a vision to create entrepreneurial spirit in our young section of society. We have to empower our entrepreneurs.



# MESSAGE



**Dr. Atiur Rahman**  
Governor  
Bangladesh Bank

Nearly 2 million people are entering into the labor force every year while only 1 million get employed in domestic and overseas job markets. Jobs in Public and private sectors as well as overseas labor market are not sufficient to support this growing demand. National Policies have already emphasized on self-employment to provide opportunities for part of the new entrants in the labor force. It has been identified as one of the alternatives to support this excess demands for jobs. Besides new innovative startups in manufacturing and service sectors are necessary to accelerate the growth of business creation in Bangladesh. It is in this context that Bangladesh Bank is willing to play complimentary role in providing necessary financing support for creation of such jobs.

Entrepreneurship and innovation rate of a country determine its growth rate and development potential. To spur the economic growth through innovation, promoting entrepreneurship development in our country is necessary. Entrepreneurship development with special emphasis in new enterprise creation, women entrepreneurship and enhancing access to formal financial system by the cottage, micro and small enterprises are in the forefront of Bangladesh Bank's initiatives. Bangladesh Bank in its entrepreneurship development initiative has always put emphasis on joint initiative of private and public sector.

Dhaka Chamber of Commerce and Industry (DCCI) is a premier business body with a long history of proactive role in entrepreneurship development activities in Bangladesh. DCCI has in the past taken many breakthrough initiatives for entrepreneurship development. The current initiative of creating and nurturing young entrepreneurs which has by this time created a hype in the country is another breakthrough initiative by DCCI. DCCI has planned to unfold the successful 2000 entrepreneurs to be selected from the many thousands aspirants through an 'Entrepreneurship and Innovation Expo' during 2-3 May 2014. I have learnt that the 'Entrepreneurs 2K' program is going to be inaugurated by the Honorable President of the People's Republic of Bangladesh, Advocate Md. Abdul Hamid on 6 November 2013. Bangladesh Bank is indeed happy to be a partner of this innovative initiative.

I wish this initiative will continue for years to come encourage other public and private sector stakeholders to take similar initiatives. Our concerted efforts can guide our potential innovative entrepreneurs towards achieving equitable economic development. I am happy to learn that DCCI has taken an initiative to publish a handbook for aspiring new entrepreneurs. Such a handbook will definitely provide meaningful and necessary information for the potential entrepreneurs.

  
**(Dr. Atiur Rahman)**  
Governor

# Editor's Note



Bangladesh has been able to ascertain its positive footings in the world arena as an emerging country. With the announcements of the national targets, the government has expressed its determination to achieve double digit growth by 2021, wherein the role of private sector has been acknowledged greatly. And thus, the role of the private sector representative bodies have increased manifold to respond to the need of the nation. Bangladesh is a country with a youth population of 55 percent and a middle class population larger than the total population of each of the nation like Malaysia, Singapore or Thailand.

Today's world population counts about 1.3 billion people between ages of 15 and 24, i.e. close to 20% of the world population with 87% of these young people in countries with developing economies. The youth unemployment rate is 3 times the adult rate, and 44% of the total unemployed people are youth in spite of making up them only 25% of the working population. Today's youth remain unemployed even after completing their education and university degree; they need to acquire skills to ensure their livelihood and to realize their potential, through preparing for the job market, reducing the risk of entrepreneurship, acquiring confidence and motivation to be an entrepreneur, and getting started. In Bangladesh the main objective of the government policy is to create self-employment by training and encouraging small business among the mass. Unemployment of educated youths is one of the major issues in the country needs to be resolved.

Entrepreneurship is universally recognized as critical resource in the economic development process of a country. Entrepreneurs will continue to play a dominant role in the economic growth particularly industrial growth during the 21st century. Bangladesh has adequate potential for entrepreneurship development and essential qualities such as, innovativeness, risk-taking, perceiving economic opportunities, strong commitment, vision etc. are available among a good number of educated and young people of the country. Given the opportunities and with support they can emerge as future winning entrepreneurs.

In the world, there are several informal business opportunities. In Bangladesh, we have high net worth people with different expertise. The vast pool of young generation with creative ideas can make a dent to create values. Due to lack of knowledge-based innovation culture we are failing to make them interactive. This is the Angel Networks that can bring the difference in this

ecosystem. This industry can funnel the scattered elements of the ideas into business innovations. Some enthusiastic investors have already started investing in the start ups in Bangladesh but they are not in the lime light. It is time to bring the idea in light for measuring all possible actions into the industry. DCCI has identified the Angel industry as the thrust industry for developing entrepreneurship and the Chamber is working with all the stakeholders for establishing infrastructure for the industry in the country in recognizing its significance and the great role.

DCCI as one of the leading chambers is willing to make the young entrepreneurship mainstream with required policy and financial support in cooperation with the leading business supporting organization like Bangladesh Bank and many others. YE needs strong financial support at the initial stage to develop entrepreneurship.

Venture capital is a form of business which is normally a second round source of external equity. Where angel investor is an informal venture capitalist, the venture capital firm is a formal fund that invests in larger scale in a company for possible exit in the IPO market after 4-8 year. Due to absence of legal statute, venture capital firm's operations are very limited in Bangladesh.

In some cases entrepreneurs may be required to go through some organizational planning or operational changes. Most of the countries have their own regulatory options to protect their investors. These changes may be operationalized in the form of mergers, acquisitions, business transfers and in any other mode or forms. Such transactions and changes by the firms are self-initiated moves to switch over from one firm to another and bringing competitiveness is an usual practice in several countries as well as in Bangladesh.

Some entrepreneurs are so creative to build a startup company and after 1 or 2 year, he comes up with a high value proposition and sells it totally to other company. Then the entrepreneur starts another start up to grow. This type of practice is happening in many countries. This may be a hostile buy over to remove the disturbance of the startup in the industry as well.

Strategic Partnership is a common problem for a startup company to do well simultaneously in all the areas like branding the product, having proper marketing channel, networking etc. some of the big companies provide assistance to implement the ideas of innovation. Finance is not a problem and the new

business can be established. But in Bangladesh conglomerates are not willing to give this type of supports that could make the difference to the startup.

On the other, in Bangladesh business start-up process is time consuming, cumbersome and complex, because of several bureaucratic tangles and technical glitches in starting a new venture, business entrepreneurs face inexplicable delay and feel discouraged.

Due to absence of favourable policy, we mostly confine our products to the local market, Branding of products is one of the elements to enter into the international market of the products as well. It is seen that the companies who are putting efforts to brand their products in global market, are getting great sales volume and thus bringing high growth to the companies. Branding Pran in global market is a good example of that kind and they are very successful so far doing this. So, we should do locally but think globally.

We have a lot of successful companies in the economy but out of the emotional culture, they are also not trying to expand their brand through chain shops. There is huge potential to start chain shop businesses across the country.

Meanwhile, though slowly, a number of organizations have come forward with some initiatives to reward very few entrepreneurs who have somehow managed to integrate themselves globally. There are a good number of prospective entrepreneurs who are not able to develop themselves as successful entrepreneurs if they are patronized timely. DCCI as one of the prime and leading chamber in entrepreneurship development has come forward to work as a catalyst in involving interested and educated young forces of the country to support and design such a curricula so that major portions of the youth get their education aims to be an entrepreneur and concentrate their vision from the very beginning of their education to establish themselves as entrepreneurs. A youth dreams to be an Engineer or Doctor, but he/she does not get proper direction to materialize his dream. As a result the youths are frustrated. Our education system should be designed in such way so that after completion of education, a student can select his own career according to her choice not a imposed career or to follow the suit what others have done. We need a modern education system based on the need of the country to train our new generation in such a way so that they may nourish in their mind that "my aim in life is to be an entrepreneur" along with other profession. They will then speak for the

creation of job in the country not only searching for job for themselves.

Industrial entrepreneurs should also come forward to motivate educational organization as well as policy makers so that our education system can push young generation to set their mind to be entrepreneurs, because most of the innovations come from pattern of education system in the world and major financing opportunities come from industry sector. So integrated effort among policy makers, academic universities and industrialists should be taken to change our total education system. Our whole nation will then be able to move to the global market and our creativity will be reflected through the entrepreneurship. We will not serve rather create job for others.

Our first generation educated youth are willing to initiate their venture, but they face crude reality in practical field and gets de-motivated. They also lack proper guidelines and policy support to survive in the competition. They find difficulties in financing their businesses/projects. Keeping in mind the difficulties faced by new entrepreneurs, DCCI in cooperation with Bangladesh Bank and assistance from the Commercial Banks and Non-Banking Financial Institutions (NBFIs) has prepared and published a "Hand Book of Entrepreneurship Development". The book contains related information for entrepreneurship development, initial documentation requirement for registration and different financial schemes offered by different banks and NBFIs for the new entrepreneurs would be and potential.

I hope the "Hand Book of Entrepreneurship Development" published by DCCI would be helpful for the beginners to start their ventures easily and survive them in the future as well.



Md. Sabur Khan  
President, DCCI

# Preamble

Many educated young people enter into business arena with a dream to become a millionaire within the shortest possible time. After entering into the reality, they find a lot of difficulties in carrying out the business and do not know where to go for their business start-up, which processes they need to cover, how much time and money they need to expend etc. They also face problems due to absence of proper policy guideline, lack of financial support, lack of training facilities, lack of support activities needed for new entrepreneurs. As a result the people are discouraged to continue their businesses and quit the business and try to get a good job.

The following things are necessary for New Entrepreneurs:

- General awareness
- Public mobility
- Informed and educated generation
- Demonstration Effect
- Change in attitude from being an employee to an employer
- Entrepreneurial education
- Publicity for entrepreneurial opportunities
- Identification of potential entrepreneurs
- Motivational training for new entrepreneurs
- Identifying areas of operation
- Availability of techno-eco information
- Organizing entrepreneurial forum

The new entrepreneurs need motivation to initiate new ventures using-knowledge, experience, money, management capability and should have capability to take risks. They need business start-up support in terms of: registration with government agencies, arranging finance, providing utilities, land etc., guiding procurement of equipments, guiding sourcing of raw materials, granting tax relief, offering management consultancy, help marketing products etc. In the sustaining level they need support to: help modernization of their businesses, expansion through diversification, arrange additional financing, facilitate quality testing, help re-engineer products or services, help find additional market, etc.

Realizing all these difficulties Dhaka Chamber of Commerce and Industry (DCCI) has taken the trouble to

prepare and publish a "Hand Book of Entrepreneurship Development". The Hand Book has been prepared in such a way so that the new entrepreneurs who start their business ventures for the first time can get the proper and authentic information regarding business start-up.

The Hand Book contains information, offers, opportunities of various Banks and NBFIs that are offered to the new entrepreneurs. This information is unique where you can get information regarding all the banks and NBFIs in a single book. The new entrepreneurs can explore and analyze the offers given by different Banks and NBFIs and take their own decision. DCCI with its "Entrepreneurship and Innovation Expo" will try to facilitate the new entrepreneurs and provide all possible assistance from its Help Desk namely DCCI Help Desk.

# CHAPTER 1

## Introduction to Entrepreneurship



### Meaning of the term 'Entrepreneur'

Each age has its own identification. There are distinct trends for different generations. If you consider the example of Bangladesh you will see that in the decades of seventies and eighties majority of the youngsters wanted to be BCS cadres. It was their dream profession. In the decade of nineties, the then youngsters of this bright country were dreaming to be corporate executives. And finally, in the twenty first century, the young minds of our nation were passionate to settle in a foreign developed nation. These are the special characteristics of those generations of our beloved country. However, the future leaders of today's Bangladesh want to be something different from all their precedents. They want to conquer the unexplored chapters of their dream. Today's generation is more adventurous. They dream to be the trend-setters rather than trend-followers. They dream to be leaders with vision. With the diffusion of information and communication technologies, the young minds of Bangladesh aim to explore their unlimited potentials. Yes, this is the age of entrepreneurs. This is the time of the doers, the innovators. This is the time to bring creative destruction to the society by inventing new innovative ideas. As a future leader, as a visionary person, if you want to create your own distinct position in this turbulent environment you have to be a successful entrepreneur. To reach your goal you must follow the following twelve rules which will ensure your success as a creative business leader. These twelve rules will make you understand what does an entrepreneur really mean. Let's have a look of the meaning of the term "ENTREPRENEUR":

E = Extra effort

N = New ways of doing business

T = Tactics

R = Revolutionary Outlook

E = Empowerment

P = People-orientation

R = Rational

E = e-solution for Customers

N = Next best Alternative / Next Opportunities (NO)

E = Equity

U = You-first Approach

R = Reassessment of Decisions

Bottom Line: If you really understand the meaning of this term ENTREPRENEUR and follow these twelve rules as guiding principles you will be a successful entrepreneur.

### Deciding to be Entrepreneur

Anyone can own a business. Building and running a successful company is something else entirely. We certainly need more employers, but business ownership is not for everyone. If you have been out of work and your dream and desire is to become an entrepreneur, here are some things to consider. Making a decision is one of the most powerful acts for inspiring confidence in entrepreneurs.

To avoid pining over what to do and what to skip, it can help to learn how to make better decision to be an entrepreneur. You will be viewed as a better entrepreneur and get better results overall. Starting a business is a lot like becoming a parent. Not only do you have to prepare for your start-up emotionally and financially, but you have to be committed to its constant needs until it's mature enough to hum along on its own.

When a person decides to start a business, there are plenty of important decisions that need to be made. Decision-making should not be taken lightly by any aspiring small business owner. In fact, great business decisions are often the things that help entrepreneurs reach the levels of success. Once you have come up with an idea for your business, and done some research and planning, you need to write a business plan. This should outline:

- your key business objectives for the next three to five years
- how you will achieve these objectives
- the date when you will achieve these objectives
- how you expect to run day-to-day operations, and make business decisions.

Before you commit your life savings to launching a new business, ask yourself about the following key questions:

- Does your business idea have the feature which would get investors excited about your venture?

# Everything started as nothing.

- Ben Weissenstein

- How much of your own money are you willing or able to invest?
- What is your business track record and will this help or hinder your chances of getting financial help?

As an owner, your most important job is to create customers who buy from you repeatedly for as long as you want to be in business. So, how are you going to sell, and who will you be selling to?

Knowledge is the most vital resource you can have before you jump into any business.

Decision making is a process that means taking action. It is present in every aspect of our lives. We make personal and business decisions. Personal are related to our personal life and our family and business are related to our business or job. But, decision had an important part in executions and success of the executions – time frame of each decision.

## Choosing a Business Mentor

A business mentor is an experienced business professional who provides you with advice, guidance and support as you launch and maintain your business venture. Having a mentor will boost your business' performance, and increase your chance of success. A mentor will:

- help you analyze your bright idea to see whether it is viable
- connect you up with key business people and customers
- provide a fresh perspective on how to grow your business
- be patient when you need to discuss difficulties you are encountering
- challenge you to set goals for your business that may achieve better results.

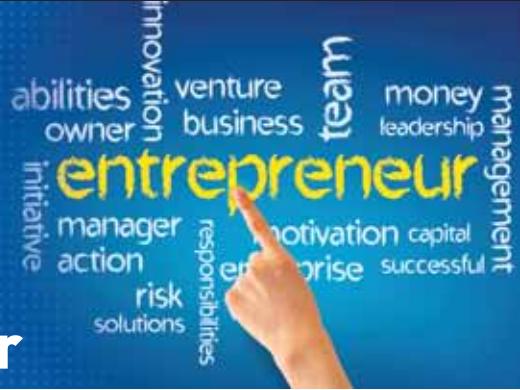
## Thrust Sectors (As per Industrial Policy 2010)

1. Agro-based and agro-processing industry
2. Human Resource Export
3. Ship Building
4. Renewable Energy (Solar Power, Windmill)
5. Tourism
6. Basic chemicals/dye and chemicals
7. ICT and ICT based service
8. Readymade Garments Industry

9. Active Pharmaceuticals Ingredient Industry and Radio Pharmaceuticals Industry
10. Herbal Medicinal Plant
11. Radio-active (diffusion) Application Industry (e.g. developing quality of decaying polymer/preservation of food/ disinfecting medicinal equipment)
12. Development of Polymer Industry
13. Jute and Jute products
14. Leather and Leather products
15. Hospital and Clinic
16. Light Engineering Industry
17. Plastic Industry
18. Furniture
19. Handicrafts
20. Energy Efficient Appliances/Manufacturing of Electronic goods/Development of Electronic materials
21. Frozen Fish Industry
22. Tea Industry
23. Home Textiles
24. Ceramics
25. Tissue Grafting and Biotechnology
26. Jewellery
27. Toy
28. Container Service
29. Warehouse
30. Innovative and import substitute industry
31. Cosmetics and toiletries
32. Light engineering industry.

# CHAPTER 2

## Preliminary Preparation to become a Successful Entrepreneur



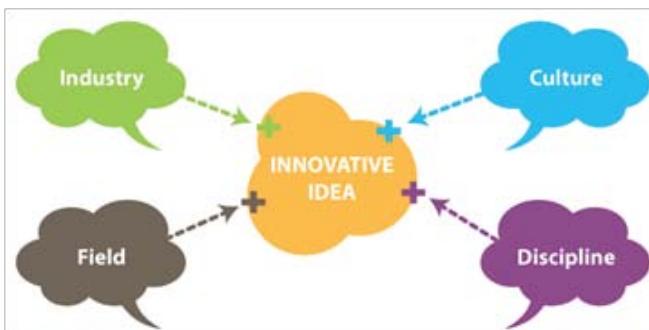
To be an entrepreneur is a dream of many. They inspire others and become idol to them but the way to become an entrepreneur is full of obstacles. Entrepreneurs need to take a lot of risks. Sometimes they may win and sometimes they may fail. The move with their dream may push them for success. Success or failure should not be a stop point; rather it should be continued in achieving more and more successes.

### Innovative Idea

It is the impulse of mind that generates concept for setting up a base of plan. Make sure the idea is "innovative" in true sense, i.e., new (and not old). However, you may also generate a new idea of an old thing and it will be counted as innovative idea too.



- Innovative Idea may turn into somebody an Entrepreneur



- Innovative Idea may be given to others to implement Innovative ideas



- Innovative Idea may bring some partners and investment with some guidelines



- Innovative Idea may attract Angel investor or Venture Capital



- Innovative Idea may be offered to any existing Organization in exchange of royalty and in this way Employee can also be an Entrepreneur

**The most valuable thing you can make is a mistake – you can't learn anything from being perfect.**

– Adam Osborne

Do not let your business innovation strategy become an endless string of ideas – according to Stephen Bediako, thoughts can be turned into actions in the following ways...

1. Ideas and innovation: The first step in any innovation process is to generate ideas. No idea is a silly idea and it is critical that as many people as possible are engaged – which means gathering ideas both internally and externally. The process should be consulted with staffs, partners, customers, funders and even competitors. Then you should prioritize and make sense of these ideas.
2. Incubation: The next step is to incubate the best ideas. One way to do this is to develop a concept paper and use it to consult with the stakeholders. Incubation could just be further theoretical development, or it could move into piloting or an initial roll-out of the idea
3. Implementation: Once you have incubated your best ideas, it is time to focus on a specific issue, a solution, or a set of sensible parameters and implement your idea fully.
4. Exit or sustain: The final step in any innovation process is choosing either to exit or sustain the project. The innovation can not go on forever. It is recommended to either develop a plan for transition to exit or stabilize the idea so that it becomes embedded in the day-to-day working along with other services that you have already delivered.

### Determination



### When determined to be an Entrepreneur

You need to do the following things while determining to become an Entrepreneur:

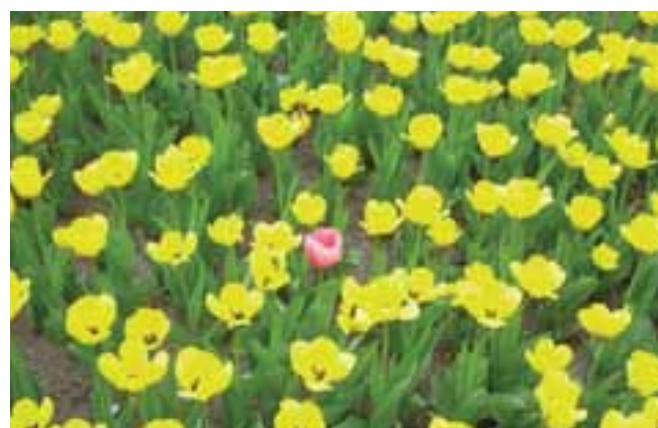
- First you have to fix up the right area of business where you have specific knowledge, experience etc.
- If you can not choose specific sector or you have no previous knowledge/experience, then you may follow the following chronology:
  - A) You should tie up with Target Company and try to acquire knowledge/experienced as much as possible.
  - B) You may offer to get a job with your credibility and offer your remuneration with challenge i.e., revenue-earning ratio
  - C) Try to find a strong network with the specific target Industry, organization, service people or liaison with this area people of that area so that before starting your venture you must get the clear picture what business you want to start and who will be your target clients.
  - D) You may also start in any scratch level (i.e., very small way) so that considering failure and success you can define your strategy. As an entrepreneur, you must make your own strategy for over all success.

### Capacity Building

Do you think that you have the capability to become an Entrepreneur?

Let us follow the lines...

- a) While you make a group work with your friends and family, you must judge yourself and identify your extra ordinary quality or scope by which you can



# The secret of getting ahead is getting started.

- Agatha Christie

attract and prove that your work speed, style and understanding are very professional and speedy considering the people surrounding you.



- b) You should practice in respect of documentation, presentation, use of technology, attitude, behaviour, follow up any job, overcome any challenge, fix up target. Utilizing your brain, eye, attitude, confidence and movement you must consider yourself that you are the best comparing to others and in this way you can fit yourself in the right direction to become an entrepreneur.

## Family Support

- a) A clear and focused family blessing and support is essential and crucial to become a successful entrepreneur. Any how you must have to convince your family about your step, otherwise family may act as a major impediment and it may hamper your business.
- b) If you fail to convince your family members about your business strategy, you must think that you may not be successful in your future steps, because family always considers it with emotion and you should try to use all strategies to convince them so that you can feel confident and they have confidence on you. It is seen that



in a lot of cases getting family support and blessing make the next steps very easy for the new entrepreneur.

## Value Experience

- a) You must show positive attitude to the people who will work with you, or to get guidance irrespective of age so that you can grab entire knowledge and make yourself easy and fast to cope up with the age limit. For example, your father is 60 years of age and your age is 28 years. So you must try to synchronize your age and your father's age so that you can reach in 88 years' experience.
- b) You must remember that without failure or success, no one ever understands whether his/her experience, knowledge or step is right or wrong.



## Financing

Financing is not a problem if it is planned systematically. You have to do the following to solve the financing problem:

- a) You must have to start depositing whatever amount you are capable of from the very beginning when you take determination that you will be an entrepreneur.
- b) Try to find any other source from where you can get support so that altogether you may get some amount of money for your business.
- c) In case of both sellers and buyers, you can also try to get funding upfront and try to get very small amount of credit so that when you will handle your business honestly, this amount may be increased day by day and you can expand your business by involving this money in your next chain of transaction.
- d) Before getting finance from bank you must try to make yourself confident that how much you are really capable to pay back the money to the lender.



I've always worked very, very hard, and the harder I worked, the luckier I got.

- Alan Bond

### Redundancy

Redundancy i.e., back up is a fundamental thing to be ensured before initiating a business.

- e) You should calculate the alternative scope if you fail to reach or comply with the target.
- f) You should think earlier how to re-stand after any failure or accident and how much you have the capability to cope up with unwanted situation.



### Marketing Challenge

In any business you must know the way to market and focus on your product.

For any type of business, you must have to know the way to market and focus your product. Try to understand your customers' mind. It can be done as mentioned below:



### Social Networking



In recent time, social networking is a mainstream medium for promoting business ideas. A broader network will open more opportunities for you. Through social networking, you will be able to let others know about your projects. It will increase your alternative options for business.

### Learn from All

You should be prepared mentality to learn every time from every scope. Plenty of practical learning materials are here and there for you. Try to learn from real life experience. It will gradually make you experienced to move further. Opportunities may not come more than once. Try to utilize the perfect opportunity.



### Listen

Be patient in hearing while you try to get his/her attention. A successful entrepreneur listens carefully and does not talk un-necessarily. When you will achieve quality of listening to others, you will naturally win the person's attention.

**Every good conversation starts with good listening.**

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### Presentation Skill

It is a precious corner stone of success in every aspect of life. If you can overcome fumble, faltering, and can present your message very smartly, you will gain in the long run. Be frank, be spontaneous, be prepared. Practice before the mirror about what you would like to convey before any big meeting. Time management is a basic necessity in presentation. A successful presenter synchronizes time and content precisely and prepares his message with strong words which consumes shortest possible time. Cover all matters you want to deliver. Maintain order and make your voice lively.



Logic will get you from A to B. Imagination will take you everywhere.

- Albert Einstein

### Technology & Networking

Use of Technology: Proper and smart use of technology will place you ahead of others. You should have modern technological equipments, i.e., mobile, laptop; and good knowledge on email, web browsing, etc.



Networking Gift: It is a kind of promo/ad that may be sent to your target network to catch their attention and prove yourself different from other competitors. Greet them on occasions i.e., birthday, weekends, festivals.

Use of Networking: Target the network you already have, try to increase your area of networking as well as maintain the existing well. Let them know your status.

Networking Linkage: Make good use of your networking linkage and know the Business Networking at home and abroad.

### Target Revenue

You cannot reach at the peak in a wink. It will be disastrous if you think so. Huge loss of revenue in the initial phase may collapse your capital flow which in turn may ruin your business. However, at the end of the day, you must ensure a minimum target of revenue flow in your pocket. It is the essence of survival in business. Initially set a minimum target of revenue which must be and can be achievable. It will ensure your existence in business and will gradually allow you to take risk and think big in the long run.



### Personal Branding

Every person has his/her own branding and own style and try to identify his/her own creativity by which he/she can attract or influence anyone.

Website: You need to set up a logo, design of pad, visiting card in a unique way and also focus on a good domain name of your website so that all sorts of scopes can be reflected through them.

Own email server or identity: Use Mobile phone as your resource hub so that you can run your business from any point whenever needed. You should be well trained up in voice calling, Group SMS, Gmail synchronization, Google Calendar, Google Drive, Social Networking, Voice Recorder, Photo Gallery etc.



One doesn't discover new lands without consenting to lose sight of the shore for a very long time.

– Andre Gide

### From Zero to Hero

It is another step which will definitely allure you to be hero from zero, to possess palace from a hut, to earn millions from a penny. But, it is not an easy job. You have to be very steadfast and focused. Be inspired from the biography of persons who have turned significant from a stale position. Examples: Banner, Old bookselling, Home delivery, etc.



### Overcome Failure

Anais Nin told, “Life is a process of becoming. A combination of states we have to go through. Where people fail is that they wish to elect a state and remain in it. This is a kind of death”. Yes indeed, failure is a kind of death. Failure is a common consequence of life.



**There will be failure, but the real heroes never collapse. Shortest way to makeup failure, according to 3R's of Anne Samoilov:** Reframe (Try to look at the situation from different angles. You might ask your friends or family members to give you their honest feedback. Do not just look for the type of support that will feed your ego; seek out perspectives from people who may not have been supportive during the process.), Revise (While you're gaining a new perspective, be open to ideas for moving forward. People might offer them without asking you. Be prepared for that. Allow them to speak, thank them for their feedback, and move on) and Refocus (Once you have a new plan or at least an idea of how you want to proceed, the most crucial thing you can do to overcome feeling like a failure is to embrace your new path and focus.).

**Always** be prepared for failure and turn it to success. You may face natural calamity, economical recession, capital shortage, betrayal from your partners, refusal from the customers, mismatching with the suppliers, and many more. Never lose hope and reassess your plan and course of action.

Here it may be quoted from Lauren Simonds' tips to lead a business from failure to success.

1. What you focus on expands, so stop that loser mindset right in its tracks. The more your team worries about losing, the more likely they are to lose.
2. Face facts and assess the failures—including individual and team performance—honestly. Glossing over what went wrong or discussing events in general terms does not work, and it will not help your people learn from their mistakes.
3. Clearly define team roles, and make sure individuals know what tasks and goals they own. Setting up clear accountability cultivates a self-policing ethic within the workplace.
4. Encourage your employees to suggest ways to improve processes. Giving them a voice in solving the problems ensures they will work harder to succeed.
5. Expect and encourage your team to be excellent. Demonstrate a commitment to quality by paying attention to details: deal with customers professionally, respond to concerns in a timely manner and eliminate spelling and grammar errors in all business documents.
6. Establish definitive expectations for continued growth over time. These goals need to be explicit and measurable in order to help your team members focus and take action.
7. It may sound cheesy, but create a list of core values, e.g., we are customer-focused. This not only sets clear guidelines, but it helps teams derive tangible results, e.g., responding to all help desk requests in the same work day.
8. Emphasize your team values by posting them everywhere: your email signature, on bulletin boards, even in department proposals and memos.
9. Lead by example is not just a catchy phrase; it actually works. Your employees will be watching you and be influenced by the way you treat customers and co-workers, by the way you react to pressure, and whether or not you meet deadlines.
10. Celebrate every team success (yes, it will come). Celebrating tells your team that you believe in their ability to overcome adversity.

# Make it happen now, not tomorrow. Tomorrow is a loser's excuse.

- Andrew Fashion

Entrepreneur must have the mentality of a winner and must remember the following things:

The Winner is always part of the answer;  
The Loser is always part of the problem.

The Winner always has a program;  
The Loser always has an excuse.

The Winner says, "Let me do it for you";  
The Loser says, "That is not my job".

The Winner sees an answer for every problem;  
The Loser sees a problem for every answer.

The Winner says, "It may be difficult but it is possible";  
The Loser says, "It may be possible but it is too difficult".

When a Winner makes a mistake, he says, "I was wrong";  
When a Loser makes a mistake, he says, "It wasn't my fault".

A Winner makes commitments;  
A Loser makes promises.

Winners have dreams;  
Losers have schemes.

Winners say, "I must do something";  
Losers say, "Something must be done".

Winners are a part of the team;  
Losers are apart from the team.

Winners see the gain;  
Losers see the pain.

Winners see possibilities;  
Losers see problems.

Winners believe in win/win;  
Losers believe for them to win someone has to lose.

Winners see the potential;  
Losers see the past.

Winners are like a thermostat;  
Losers are like thermometers.

Winners choose what they say;  
Losers say what they choose.

Winners use hard arguments but soft words;  
Losers use soft arguments but hard words.

Winners stand firm on values but compromise on petty things.

Losers stand firm on petty things but compromise on values.

Winners follow the philosophy of empathy: "Don't do to others what you would not want them to do to you";  
Losers follow the philosophy, "Do it to others before they do it to you".

Winners make it happen; Losers let it happen.

Winners plan and prepare to win. They key word is preparation

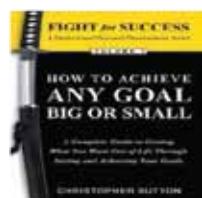
## Ownership

There are many different types of organizations and organizational structures depending on what they are trying to achieve; but comparing with others will place you with common people. So, never Compare with anyone, neither follow what others are doing, rather be focused on your own identity and uniqueness. Find out your competitive advantage that others do not possess.



## Fight Challenge

Forget to fight or revenge rather fights and revenge should be overcoming the challenge by any means to be successful or more success than the guy who you are worried to take revenge. Your success should be the revenge.



**Entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't.**

– Anonymous

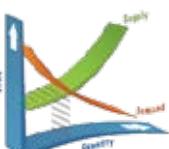
### **Involvement**

Your intense/physical involvement is necessary for implementing the plan; be vigilant and stay involved until the job is completed. There are plenty of examples that by not being involved in business, many opportunities collapsed in many people's fate. By this way you can achieve to comply your target by your own involvement then you can easily direct and guide your people otherwise your subordinate may not give you highest respect because employee always like to see his/her boss is really superior in all aspects.



### **Demand of the Product**

Business is, in fact, the dealings of products. You have to be very calculative and analytical whether the product is worthy of marketing, it has adequate demand and not slow & backdated. So, survey on demand of the product (Local and International) is most needed.



### **Business Trend**

Trend is a pattern that is followed and practiced over the times. To be a successful entrepreneur, you have to follow the ongoing business but must prove that you have added a lot of values and diversification test or opportunity/ scope so that very quickly you can grab the market share.



# CHAPTER 3

## Start-up Business

### Business Plan

A plan is indispensable to run a business. A well thought out plan can draw the way to the target of achievement. It bridges the gap from where a business is to where it wants to go. Planning is one of the most important steps advancing through a business activity. Planning may be short-term or long-term, or it may be strategic or operational. It may differ in scope depending on the type, size, and mission of the start-up operation. Planning process begins with a mission that helps to the development of goals and plans to achieve performance.



### Steps towards Business Start-Up

Most of the people have misconception about business and they think that it is very simple and common to do merely taking decision for starting a venture without having proper knowledge. Again some of them take it as hard task even. However, there are different types of business. Someone keeps himself busy in trading or export-import business. Someone may produce goods and manage them to marketing. The person who utilize their brain for producing goods are called entrepreneurs.

Success of business mostly depends on different things. Among these, the most essential things are business strategies, policy, rules and regulations. We should know about these before starting business. First, a person should have mental preparation for starting business, next he needs proper guidance, decision and planning of having capital and assets. A proper working plan helps an entrepreneur/business man to achieve his or her target gradually. Capital and assets may be essential for starting business but it is not the prime factor. If anyone starts his business without proper guidance, there would be a major risk for his investment.

Firstly, a new entrepreneur should know how he will start his business. There would be clear thought about trade license, bank account, company registration, VAT registration, LC opening, equipments and machineries import and set up, project profile, gas, electricity, water, telecommunication, manpower, production management etc. Moreover, the entrepreneurs should know about the production of goods, marketing, exporting, paying of tax etc.

The secret of success in life is for a man to be ready for his opportunity when it comes.

– Benjamin Disraeli

#### The steps you should know to be an entrepreneur while starting your business



#### Step 3: Sole Proprietorship/ Joint Venture/ Company

Before starting a business you need to think whether you alone can be able to perform the business. If it is ok, you carry on your business as sole proprietorship. But running business merely by a person may feel tough for tackling the whole performance and complicity. So, s/he may feel one or more than one successful/honest and integrated partners to start the business. So, you can start your business as partnership form. After that if you want to expand your business, you may opt for company formation in private limited or public limited forms. So the choice is yours that the business type would be ownership or joint venture or company.

#### Step 1: Taking Decision First

If any person wants do business no matter what his profession is, he should think seriously about it and be mentally prepared that he must do business. So, firm decision is the most important thing here because aimless decision cannot lead a specific goal.

#### Step 2: Forms of Business

It is another important issue for every businessman. Once you decide to do business, you need to select the forms of business i.e. which forms of business you are likely interested. The business may be trading business, manufacturing business, import and export business or commission based business. The business that you are going to start should be market-demand oriented.



Without continual growth and progress, such words as improvement, achievement, and success have no meaning.

- Benjamin Franklin

#### **Step 5: Location of Business**

A perfect employer/businessman always emphasizes on proper site selection. Proper place, targeted consumers, availability of labors, machine set up etc. all are somehow included in site selection. Statistics shows, most of the consumers' oriented business flourished in the place of different popular markets, jostling arenas etc.

#### **Step 6: Trade License and Other Documents**

Trade license represents with acceptability to run your business. The business would not be legal without trade license. It is primary duty to collect trade license and other documents for starting the business.

#### **Step 7: Bank Accounts and Business TIN**

Bank Accounts and Business TIN are also important for a business. For this the entrepreneur can open a bank account in a specific bank and collect TIN from NBR.



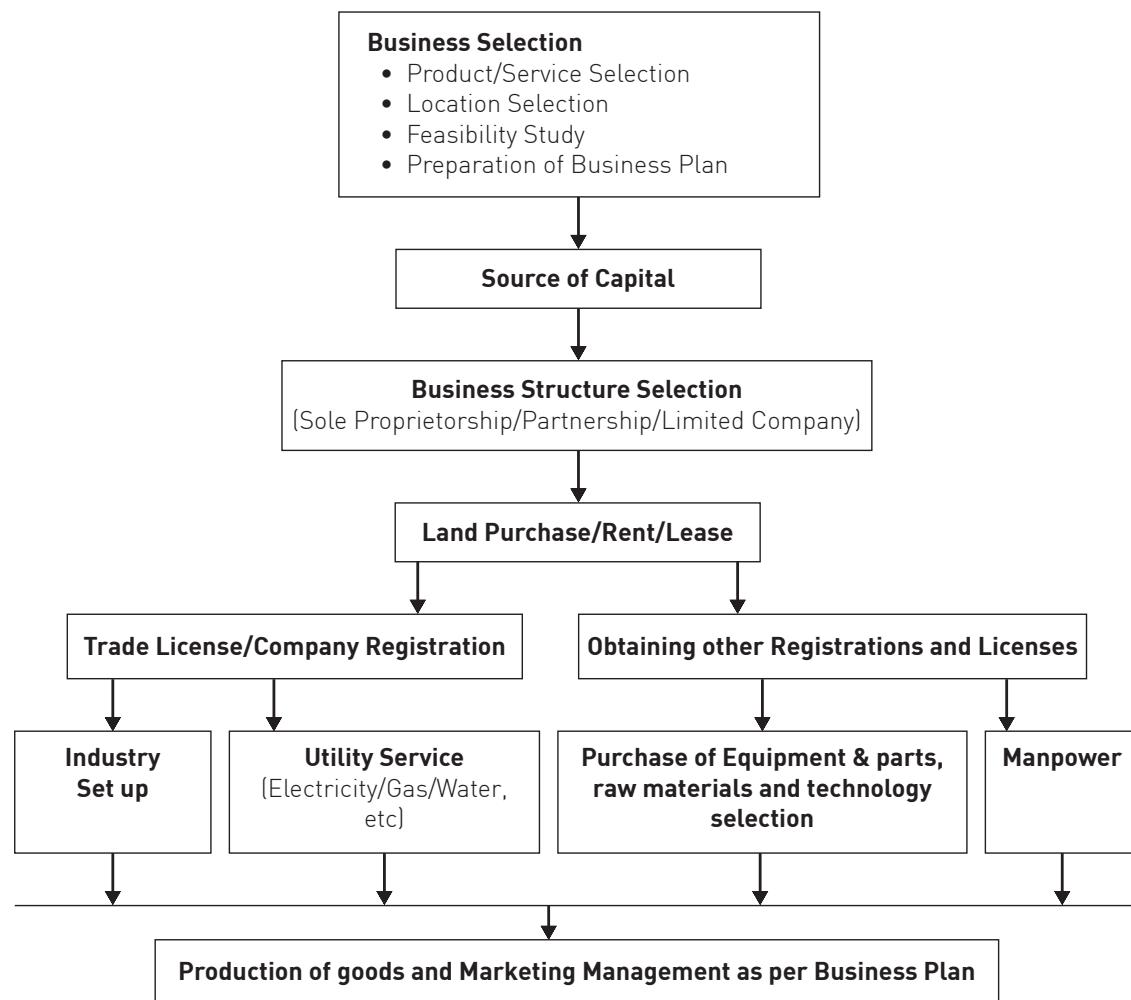
#### **Necessary List of Documents for an Entrepreneur**

- |  |   |
|--|---|
| 1) Trade License (City corporation, Municipal)                               | 11) Listing and Renewal of RMG Unit (EPB)                         |
| 2) Certificate of Incorporation (RJSC)                                       | 12) BSCIC Registration (BSCIC)                                    |
| 3) TIN Certificate (NBR)   | 13) GSP Certificate (EPB)   |
| 4) VAT/ Registration Certificate (NBR)                                       | 14) Quality Certification Marks (BSTI)                            |
| 5) IRC (CCI & E)   | 15) Bonded Warehouse License (NBR)                                |
| 6) ERC (CCI & E)   | 16) Certificate of Origin (DCCI, MCCI, BGMEA, BKMEA)              |
| 7) Certificate from Department of Environment<br>(Department of Environment) | 17) Patent Registration (Dept. of Patents, Design and Trademarks) |
| 8) Fire License (Fire Service & Civil Defense)                               | 18) Design Registration (Dept. of Patents, Design and Trademarks) |
| 9) BOI Registration Certificate (BOI)  | 19) Trade Marks (Dept. of Patents, Design and Trademarks)         |
| 10) Factory Set up Registration Certificate (BOI)                            |   |

In order to succeed, your desire for success should be greater than your fear of failure.

– Bill Cosby

#### Flow-chart for SME Establishment



#### Obtaining Trade License

You can start your business having trade license from concerned authorities like City Corporation, Municipal/ Union Council etc. You need to go through following steps for obtaining trade license:

Select business position and the nature of business to choose expected authority for business license.



If you are going to ask yourself life-changing questions, be sure to do something with the answers.

- Bo Bennett

### Select the Authority of Trade License

You need to select the concerned authority for getting your trade license. The authority may be City Corporation, Municipal office or Local Government Authorities. You have to select which one is applicable for you as per your business locality or site that you have already selected for starting your business. Then you need to follow any one of these steps as per your selection of concerned authority:

#### a) Step 1 : Business Area/Location for City Corporation

City Corporation plays as a guide to the business personnel for enhancing their business perfectly and smoothly. If it is the area of business included in selected City Corporations like Dhaka, Chittagong, Rajshahi, Khulna, Sylhet and Barishal City Corporation etc. you need to collect the trade license according to your business area. City Corporation ensures the security, safety and certifies the business with best recognition.

#### b) Business Area/Location for Municipality Area:

If your business is situated in municipality area, you have to obtain your trade license from the municipal authority of that area.

#### c) Business Area/Location for Local Govt. Authorities:

If your business is neither situated in City Corporation area nor in Municipal area, you have to collect trade license from union council or upozila council to start your business locally.

### Steps of Obtaining Trade License

- a) • Application Form fill up
- b) • Submission of Office/Factory Lay-out
- c) • Submission of No Objection Application/ House Rent Voucher/Copy of Agreement
- d) • Submission of Memorandum of Association, Articles of Association and in-corporation Certificate of RJSC

#### Renewal of Trade license:

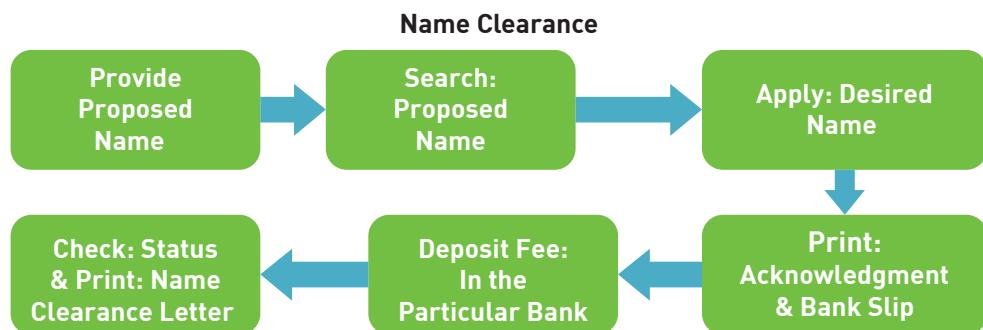
As the Govt. is taking different initiatives for helping and running the business after licensing, it is our noble duty to assist the govt. to run his authorization smoothly. Every year re-new of trade license increases the business reputation and then the trade license authority certifies the business /entrepreneur as a good one.



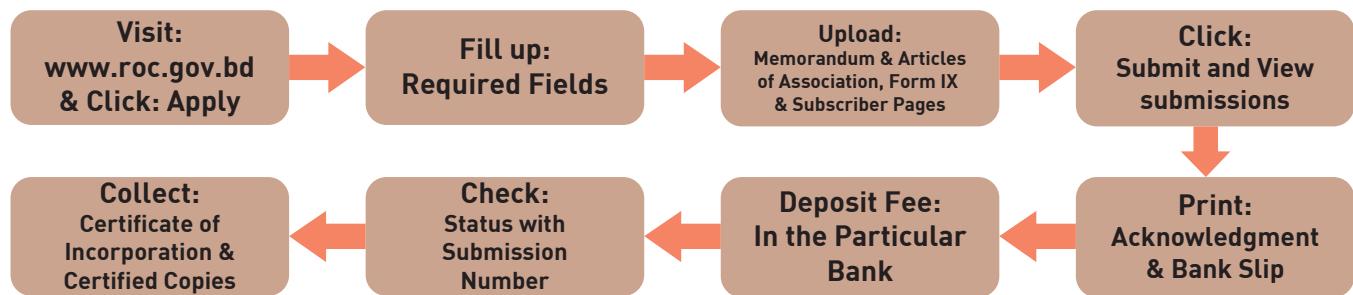
Associate yourself with people of good quality, for it is better to be alone than in bad company.

– Booker T. Washington

### Registration of RJSC



### Easy Process of Company Registration at DCCI Help Desk



### Essential for Registration Process at RJSC for Company

#### Name Clearance

1. Type of the Company
2. Name of the Company.
3. Chairman/Director Name, E:Mail, Mailing Address, Contact Name
4. Name Clearance Fee 600 Taka. After Name Clearance within 6 Months One have to Register)

#### Registration process

1. Name Clearance No and Submission No.
2. Memorandum of Association: (Soft copy + Hard copy, Total 9 Clauses = 7 are essential, Last 2 will

be given by default by RJSC).

3. Articles of Association: (Soft copy + Hard copy, Minimum 25 Clauses, Try to keep each Clause within 1000 digit)
4. Filled in Form IX: Consent of Director to act [Section 92]. (Should Provide Hard Copy with Chairman and Director Signature + Soft Copy)
5. Particulars of Individual Subscriber: Particulars of the Directors, Manager and Managing Agents and of any change therein [Section 115] (Should Provide Soft Copy for every Managing Directors, Directors, Managers)
6. Subscribe Page: (Should Provide Hard Copy with Chairman and Director Signature + Soft Copy) + Two Witness Name, Position, Address, and Contact.

If what you are doing is not moving you towards your goals, then it's moving you away from your goals.

- Brian Tracy

### **Essential documents for completing registration process at RJSC for Cooperative Society**

#### **Name Clearance**

1. Type of the Company
2. Name of the Company.
3. Chairman/Director Name, E:Mail, Mailing Address, Contact Name
4. Name Clearance Fee 1000 Taka. (After Name Clearance within 6 Months One have to Register)

#### **Requirements for Society Registration**

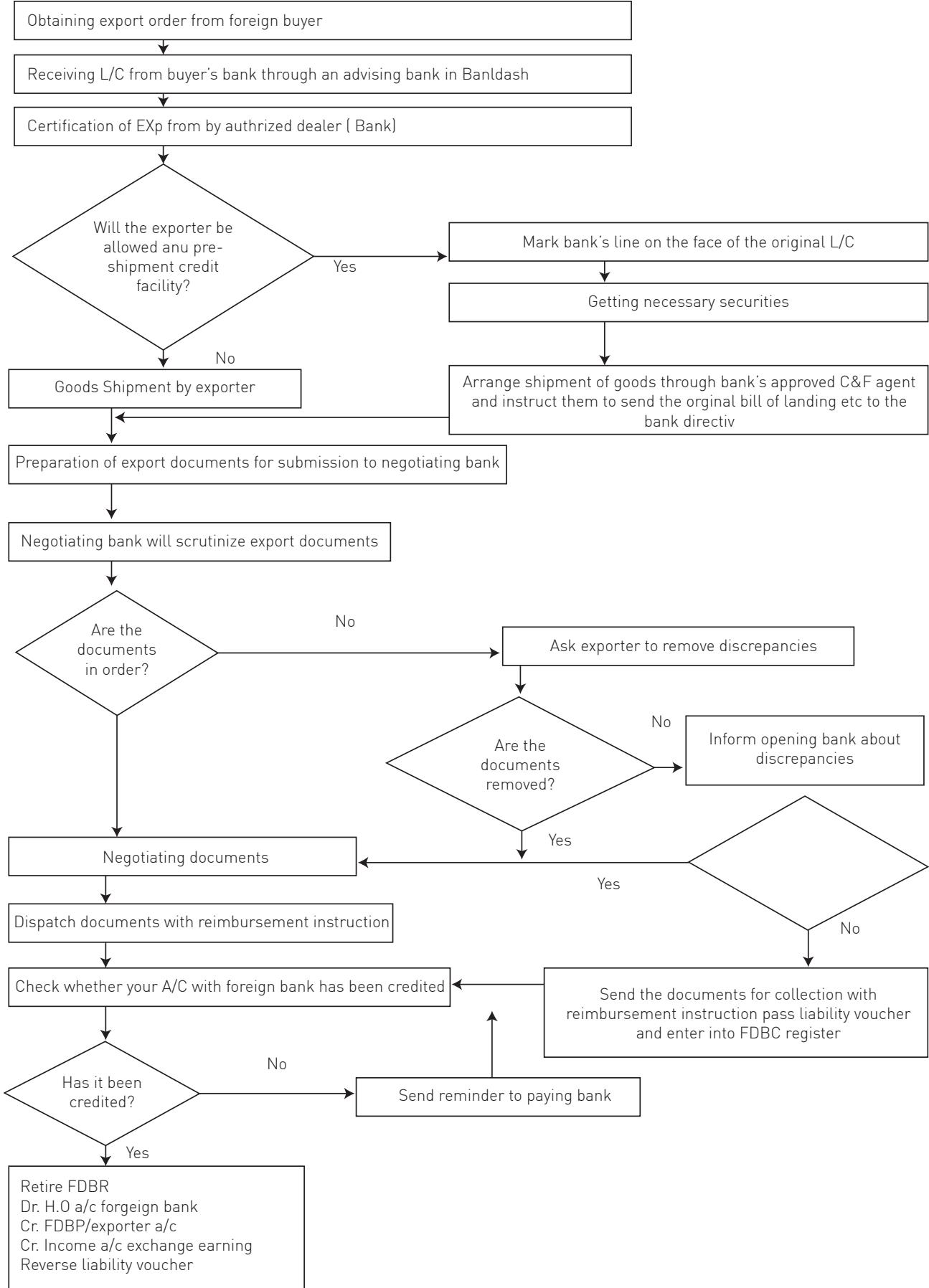
1. Name Clearance No and Submission No.
2. Memorandum of Association and Rules of Regulation.
3. Members Details (No of member cannot be less than 7)
4. Main Objective.
5. Business Sector
6. Business Sub-Sector
7. Quorum of AGM/EGM (Minimum 5)
8. Quorum of Managing Body (Minimum 3)
9. NSI Permission will be given by RJSC.

### **Essential documents for completing registration process at RJSC for Partnership Business:**

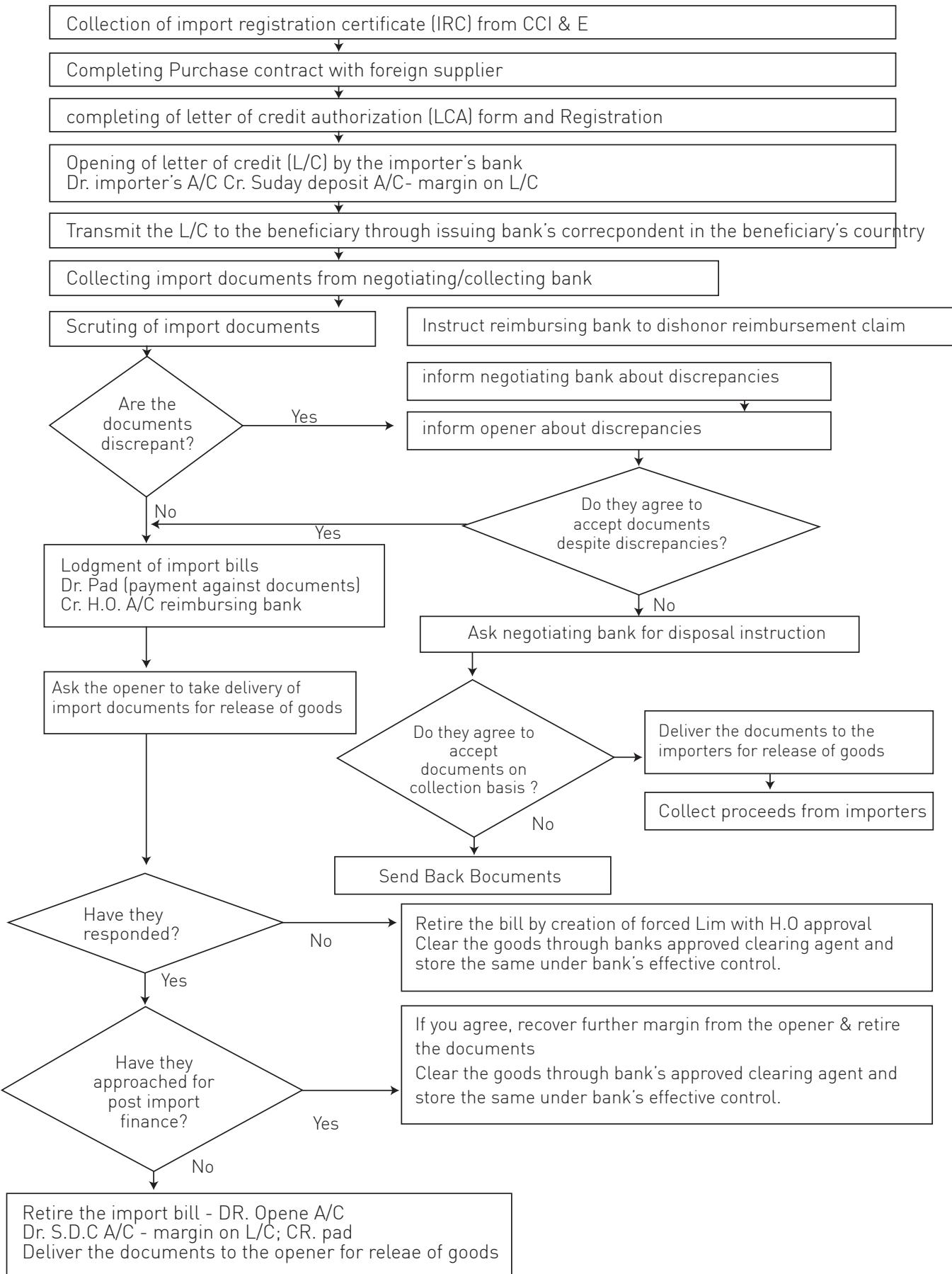
#### **Requirements for Partnership Registration**

1. Partnership Deed/Agreement
2. Memorandum of Association and Rules of Regulation.
3. Members Details (No of member cannot be less than 7)
4. Main Objective.
5. Business Sector
6. Business Sub-Sector
7. Quorum of AGM/EGM (Minimum 5)
8. Quorum of Managing Body (Minimum 3)
9. NSI Permission will be given by RJSC.

## Export Process Flow Chart



## Import procedure in flow chart



Act enthusiastic and you will be enthusiastic.

- Dale Carnegie

## Business Plan Format

Learning how to write a business plan is going to be useful in a number of ways. Here are some of the reasons not to skip this valuable tool:

- First and foremost, it will define and focus your objective using appropriate information and analysis.
- You can use it as a selling tool in dealing with important relationships including your lenders, investors and banks.
- You can use the plan to solicit opinions and advice from people, including those in your intended field of business, who will freely give you invaluable advice. Too often, entrepreneurs forge ahead ("My Way!") without the benefit of input from experts who could save them a great deal of wear and tear. "My Way" is a great song, but in practice can result in unnecessary hardships.
- Your business plan can uncover omissions and/or weaknesses in your planning process.

### Here are Some Suggested Topics You can Tailor into Your Plan:

- A Mission Statement: This will be a concise outline of what your business purpose and goals will be.
- About Yourself: By far the most important ingredient for your success will be yourself. Focus on how your prior experiences will be applicable to your new business. Prepare a resume of yourself and one for each person who will be involved with you in starting the

business. Be factual and avoid hype. This part of your business plan will be read very carefully by those with whom you will be having relationships, including lenders, investors and vendors. However, you cannot be someone who you are not. If you lack the ability to perform a key function, include this in your business plan. For example, if you lack the ability to train staff, include an explanation how you will compensate for this deficiency. You could add a partner to your plan or plan to hire key people who will provide skills you don't have. Include biographies of all your intended management.

- Your business profile: Define and describe your intended business and exactly how you plan to go about it. Try to stay focused on the specialized market you intend to serve.
- Economic Assessment: Provide a complete assessment of the economic environment in which your business will become a part. Explain how your business will be appropriate for the regulatory agencies and demographics with which you will be dealing. If appropriate, provide demographic studies and traffic flow data normally available from local planning departments.
- Cash Flow Assessment: Include a one-year cash flow that will incorporate your capital requirements. Include your assessment of what could go wrong and how you would plan to handle problems.

## Process Flow Chart to be an Entrepreneur

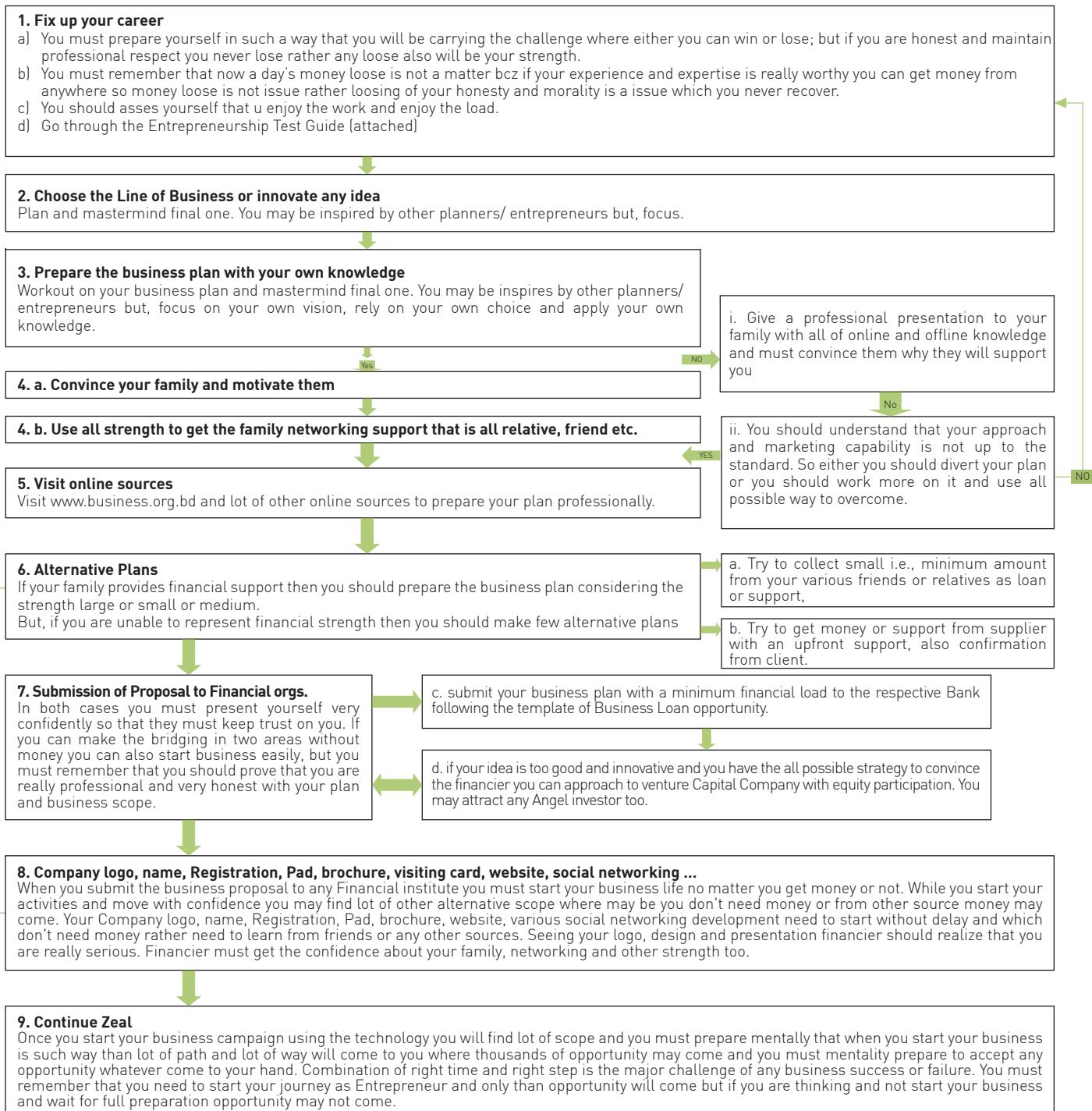
If you like to become an entrepreneur and if you are confident that you have a good and innovative project but you do not have money then you must prepare all of your business plan in such a way that financiers feel interest to fund your project. You need to study and get help with lot of people. You must remember money is not the only factor to do business rather there is few dozen of points; among these, money is the only one point which you can collect from lot of sources. Your idea, confidence and other related criteria you can't avail from other sources.

In the present global world, Money is available from different sources, which you can obtain with sincere minimum effort. But professionalism and proper documentation of plan and course of action is such matters which are not available here and there and cannot be obtained easily. Here is a flow chart that will assess your present status and also guide you to turn yourself as a successful entrepreneur.

If you do build a great experience, customers tell each other about that. Word of mouth is very powerful.

– Jeff Bezos

The Flow Chart is given below:



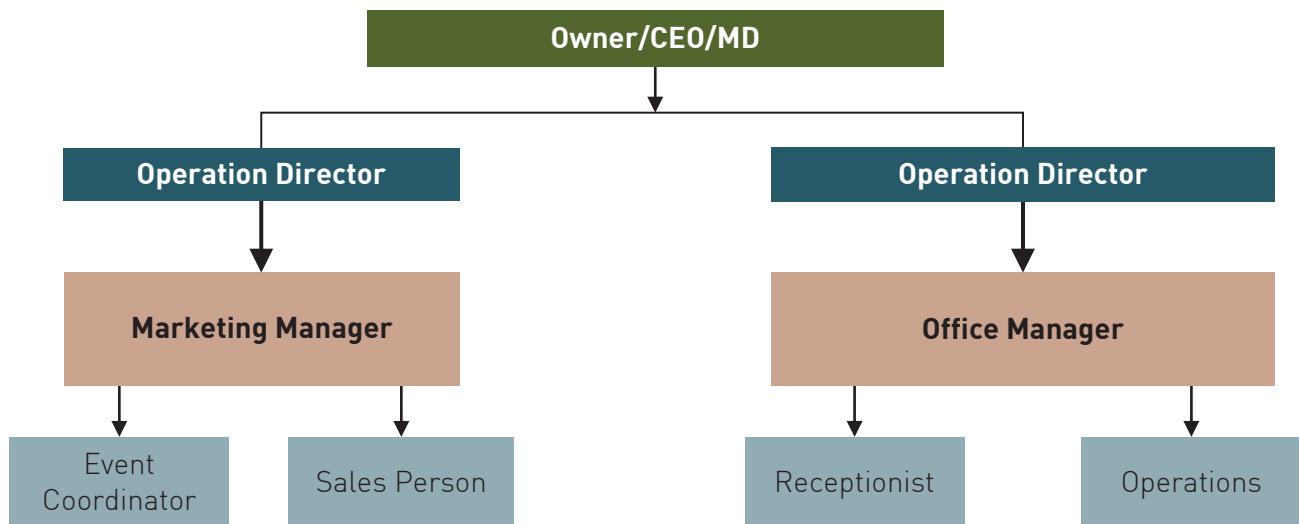
The opportunity for an entrepreneur to start a company from scratch today is abysmal.

– David Geffen

So, why do not you try to be an Entrepreneur first and check your capabilities and try 1-5 years and prepare your thinking for specific period? If you cannot reach to expected position through business, your next opportunity will be also brighter. Think yourself, you get a certificate in your educational life you invested 16 to 20 years but for a businessman you may need 1-5 years, so why don't you keep your patience, determination and faith? Today you may enter a job where your salary will be in such a amount which you may not able to survive but while you will start your career as a Entrepreneur

than you may recruit lot of people with the salary which you offered from any company. You will get opportunity to contribute the country with thousands of people and you will be the icon/model of the young generation.

#### Template of the Organization Chart



In the modern world of business, it is useless to be a creative, original thinker unless you can also sell what you create.

– David Ogilvy

## Common Template of a Business Plan

### I. Executive Summary

- Provide a snapshot of the company, entrepreneur and rationale of undertaking the business initiative.
- Provide basic information of the business such as : product, customer, future plan etc.
- Give the reader a basic understanding about your business.
- Create an interest to learn more about your business.
- Describe the specialty of your product/service.
- Mention the date of establishment/incorporation of the business.
- Mention the nature of business.
- Mention the size of the workforce required for the business.
- Summarize financial analysis, source of fund and its utilization etc.
- Please limit the summary within a single page.

### II. Brief Description of the Business

1. Name of the Business : \_\_\_\_\_
2. Nature of Business : \_\_\_\_\_
3. Sector/ Industry : \_\_\_\_\_
4. Objectives : \_\_\_\_\_
5. Employment : \_\_\_\_\_
6. Brief Introduction of the Entrepreneur(s):  
(Name & Address, Educational Qualification, Experience in Other Business, Percentage of Ownership, etc.)
7. Type of Ownership : Sole Proprietorship/  
Partnership/ Limited Company

### 8. Total Investment:

Initial Investment	Fixed Asset	Current Asset	Total

### 9. Loan & Equity:

Loan	Equity	Total

**10. Potential Market:** (Mention the areas where the product market exists, countries where the product has potential for export, Whether local or international)

**III. Description of Product/ Service:** (Give a description of your products or services, most important features and comparative advantages/disadvantages of the products/services)

A savvy entrepreneur will not always look for investment money, first.

- Daymond John

**IV. Marketing Plan:** A clear concept on market is necessary to make proper marketing plan. Market research is important in this regard. Marketing plan should be specific, informative and with reference.

**Major Competitors and their position in the market:** (Identify your major competitors and Rank them in order of their position in the market.)

**1. Competitors and their Position:**

Sl.	Competitors	Position
1		

**2. SWOT Analysis or Comparison of product/service with competitors:**

Sl.	Competitors	Strength	Weakness	Opportunity	Threat
1	Your business				
2	Competitor 1 (local)				
3	Competitor 2 (local)				

**3. Marketing Area:** (Mention the existing market/ market scenario of the products/ services, mention the areas where you will market your products, mention if you have international market for your products/services)

**4. Target Customer:** (Mention Who will be the target customer segment of this product/ service in the market, the characteristics of the target group- Quality or price conscious, the factors they consider when they buy)

**5. Price:** (Mention the unit price of the product/ services.)

Sl.	Product Category	Unit Price
1		
2		
3		

**6. Sales Forecasting:** (Mention here about how many units of products you will sell in the market in one year, how much you expect to sell in BDT, say for 2 years/3years...)

	Projected Sales			
201....	Description of Product	Quantity	Unit Price	Total Taka

**7. Marketing Strategy:** (Mention here the marketing strategy to achieve your sales target, How you will identify and approach potential market)

**(a) Promotional Strategy:** (Mention what should be the promotional strategy to sell the product, Different media like newspaper, magazine, radio, TV, yellow page, sales kit/ promotional materials (brochure), trade show etc, the most

If you think education is expensive, try ignorance.

- Derek Bok

important features that will attract the customers)

(b) Price Strategy: (Mention the strategy and method to determine the price of the product.)

(c) Market Expansion Strategy :

(d) Distribution Strategy : (Mention the distribution channel of your product/ service, Wholesaler/Distributor/Retailer/Others, strategy you will take to choose the location of business)

**8. Marketing Budget (Yearly):** (Mention how much you will spend for marketing your products/services)

Item	Budget
(a) Promotion	
(b) Distribution of product	
(c) Sales Commission	
(d) Others (Specify)	
<b>Total</b>	

**9. Risk of business:** (Mention about the expected risks in your business, steps which can be taken to manage/overcome/mitigate these risks)

**10. Seasonal Trends:** (What is the peak season and off season of your business)

	Month/Duration
(a) Peak Season	
(b) Off Season	

#### V. Operations Plan

**1. Stages in Production Process:** (Describe the production process, the steps in the production process- Explain with Flow Chart, Quality Control and Standards which should be maintained)

**2. Project Implementation Schedule:** (Mention how much time is required to implement the project, the time required for each activity)

Sl.	Activity	Duration

**3. Production Capacity :**

Product	Units	Time	Quantity	Unit Price	Taka
		1 year			
		1 year			
		1 year			
		1 year			
<b>Total</b>					

As long as you're going to be thinking anyway, think big.

- Donald Trump

**4. List of Fixed Assets and their Depreciation:** (Identify your fixed assets and their corresponding cost of depreciation)

Fixed Assets	Quantity	Price	Durability of Assets	Depreciation (In Taka)
1 Land (No need to mention depreciation)				
Building				
Machinery & Equipment				
(1)				
(2)				
(3)				
Furniture & Fixture				
Transport				
(Van, truck if any)				
Others (Specify)				
<b>Total</b>				

Rate of depreciation: Building @ 5% each year, Machineries & Equipment @ 10% each year, Furniture & Fixture and Transport @ 20% each year may be considered.

**5. Repair and Maintenance Cost of Fixed Assets:** (Identify and mention the life span of the fixed assets, How you will maintain the functionality/ usability of these assets)

Fixed Asset	Repair and Maintenance Cost
<b>Total</b>	

**6. Cost of Raw Materials (yearly):** (Mention the requirement of raw materials, the cost of raw materials, the source of raw materials, whether the raw materials available round the year, supplier(s) of raw materials)

Description of Raw Material	Unit	Quantity	Unit Price	Cost (Taka)
<b>Total</b>				

Whatever the mind can conceive and believe, the mind can achieve.

- Dr. Napoleon Hill

**7. Workforce Engaged in production:** (Mention How many direct or indirect workers will be engaged in production, Required level of their Skill, Whether they are trained or how they will be trained, How much wages they will be paid, whether the workers are available round the year, If not, what is the impact of this on production)

Designation	Wages (yearly)
<b>Total</b>	

**8. Factory Overhead Cost:** (Mention here about the volume of factory's overhead cost)

Sl.	Description	Ref	Cost (yearly)
1	Utilities (gas, electricity, water)		
2	Depreciation of fixed assets		
3	Repair and Maintenance cost		
4	Rent (land, building, machine etc. if any		
5	Others (Specify)		
	<b>Total</b>		

**9. Production Cost:** (Mention about the production cost of the product/service)

Sl.	Description	Ref	Cost (yearly)
1	Cost of Raw Materials	V. Operation Plan-(6)	
2	Wages	V. Operation Plan-(7)	
3	Factory Overhead Cost	V. Operation Plan-(8)	
	<b>Total</b>		

**10. Inventory Management:** (Mention your plan for inventory management, type of inventory (raw materials, finished goods etc.) you will store, whether the storage space/warehouse owned by you or rented, planning to maintain security of the premises)

## VI. Organization and Management Plan

**1. Organizational Structure:** (Mention the Organizational Structure of the business, Who will be in the management team, What are their experiences and qualifications)

Sl.	Name	Experience	Qualification
1			
2			

In preparing for battle I have always found that plans are useless, but planning is indispensable.

– Dwight D. Eisenhower

**2. Associate/ Partner Organizational:** (Do you have any partnership or association with other organizations, If yes, give a brief description of your partner/ associate organizations)

**3. Succession Plan:** (In absence of the proprietor, who will manage the business? Describe the succession plan)

**4. Business Start-up Activities and Cost:** (Mention the business start-up activities and their cost)

Sl.	Business Start-up Activities	Time	Cost
1	Business Plan preparation		
2	Registration and license for business		
3	Application for loan		
4	Contract/ Agreement		
5	Purchase of land/ Rent (only time)		
6	Connection of utilities (gas, electricity, water)		
7	Recruitment		
8	Others		
	<b>Total</b>		

**5. Office Equipment: (What will be the cost of fixed assets in office)**

Fixed Asset	Cost	Duration	Depreciation
	<b>Total</b>		

**6. Salary of the Employees :**

Sl.	Designation	Salary (yearly)
	<b>Total</b>	

Our business in life is not to get ahead of others, but to get ahead of ourselves.

- E. Joseph Cossman

**7. Administrative Expenses:** (What will be the administrative expenses?)

Sl.	Description	Ref	Cost (yearly)
1	Depreciation of Office Equipment	VI. Operation and Management Plan-(5)	
2	Salary of Employees	VI. Operation and Management Plan-(5)	
3	Office Rent		
4	Office Utilities (gas, electricity, water etc.)		
5	Postage, Telephone etc.		
6	Stationeries		
7	Entertainment		
8	Others (Specify)		
<b>Total</b>			

**8. Monitoring and Evaluation (M&E):** (Mention how will you monitor the progress of implementation of the plan, your objectively verifiable indicators of success)

**9. Business Social Responsibility (BSR):** (What activities you will undertake to fulfill your responsibility towards the community?)

**10. Research and Development (R&D):** (Whether there are areas or issues related to your proposed business that need to be studies further, prospects in terms of the present and future development of the business)

**11. Training & Development:** (Mention how you will build the capacity/skills of your management and employees)

## VII. Financial Plan

### 1. Fixed Assets:

Item	Ref	Present (Tk)	Proposed (Tk)
Land	V. Operation Plan-(4)		
Building	V. Operation Plan-(4)		
Machineries & Equipment	V. Operation Plan-(4)		
Furniture & Fixture	V. Operation Plan-(4)		
Vehicle (Van, Truck if any)	V. Operation Plan-(4)		
Others (Specify)	V. Operation Plan-(4)		
<b>Total</b>			

The difference between a boss and a leader: a boss says, 'Go!' – a leader says, 'Let's go!'.

– E. M. Kelly

## 2. Current Asset :

Item	Ref	Present (Tk)	Proposed (Tk)
Raw materials expenditure	V. Operation Plan-(6)		
Wages	V. Operation Plan-(7)		
Factory Overhead expenditure	V. Operation Plan-(8)		
Marketing expenditure	IV. Operation Plan-(8)		
Administrative expenditure	VI. Organization and Management Plan-(7)		
Other (Specify)			
<b>Total</b>			

What is the cost of Fixed Asset and Current Asset?

How much capital is needed?

**3. Start-up Cost:** VI. Organization and Management Plan-(4) = Taka

**4. Total Investment:** VII. Financial Plan- (1+2+3) = Taka

**5. Sources of Fund:** (How much capital will you need for your business, How will you source this, If you are availing any loan from any bank/financial institution, please describe in detail)

Description	Loan				Equity		Total	
	Present		Proposed		Present	Proposed	Present	Proposed
	Bank/FI	Others	Bank/FI	Others				
Land								
Building								
Machineries								
Furniture and fixtures								
Transportation								
Business Start up cost								
Others (specify)								
Total fixed asset								
Net current assets								
<b>Total Investment</b>								

Success is simply a matter of luck. Ask any failure

- Earl Wilson

**6. Schedule of Loan Repayment:** (What will be schedule of loan repayment)

Year	Installment	Interest	Total Paid	Balance

**7. Income Statement:** (Please present your projected Income Statement)

Items	Current Year	Year 1	Year 2	Year 3
Sales				
(-) Net VAT				
Net Sales				
(-) Cost of Goods Sold				
Gross Profit				
(-) General Administrative and sales Expend.				
Net Profit Before Interest & Tax				
(-) Interest on bank loan				
Net Profit Before Tax				
(-) Tax				
<b>Net Profit After Tax</b>				

**8. Break-Even Point:** (Mention the Break-Even Point-represent in a graph (if possible), the total sales and number of units sold needed to break even)

Description	Fixed	Variable Cost
<b>Fixed Cost</b>		
<b>Total Fixed Cost</b>		
<b>Total Variable Cost</b>		

Go Big, or Go Home.

- Eliza Dushku

**9. Projected Balance Sheet:** (Present your projected balance sheet here)

Items	Current Year	Year 1	Year 2	Year 3
<b>ASSETS AND PROPERTIES</b>				
<b>Current Assets</b>				
Cash and Bank balance				
Inventory				
Accounts Receivables				
Prepaid Expenses				
Other current assets				
<b>Total Current Assets</b>				
Fixed Assets				
Preliminary expenses				
Machinery & equipment				
Furniture & Fixture				
Security Deposits				
Land & Building				
Rental advance (prepaid rent)				
Vehicles & Transport				
Other fixed Assets				
Less accumulated depreciation on all fixed assets				
<b>Total Fixed Assets</b>				
<b>LIABILITIES AND OWNERS EQUITY</b>				
<b>Liabilities</b>				
<b>(a) Short term liabilities/ Current liabilities</b>				
Cash credit				
Accounts Payable				
Interest Payable				
Taxes Payable				
Outstanding expenses				
<b>Total Short term liabilities</b>				
<b>(b) Long term liabilities</b>				
Bank loan payable				
Mortgage payable				
(-) Current portion of long term liabilities				
<b>Total Long term liabilities</b>				
<b>Total liabilities</b>				
<b>Owners Equity</b>				
Initial capital				
Retained Earnings				
Profit for the year				
<b>Total Owners Equity</b>				
<b>Total Liabilities &amp; Equity</b>				

Start today, not tomorrow. If anything, you should have started yesterday.

– Emil Motycka

**10. Cash Flow Statement:** (Present your projected Cash Flow statement here)

Projected Cash Flow (Year)	Current Year	Year 1	Year 2	Year 3	Year 4	Year 5
<b>OPENING BALANCE</b>						
<b>Cash inflows</b>						
Sales						
Equity						
Loan						
Asset sales						
Debtor receipts						
Other income						
<b>Total Cash inflows</b>						
<b>Cash outflows</b>						
Marketing Expenses						
Capital Expenses						
Cost of raw materials						
Wages						
Factory Overhead Expenses						
Utility, repairs & maintenance, rent)						
Start-up cost						
Office Equipment						
Salary						
Administrative expenses						
Bank fees & charges						
Interest paid						
Lease/loan payments						
Income Tax						
Others (Specify)						
<b>Total Cash outflows</b>						
<b>Cash balance</b>						
<b>CLOSING BALANCE</b>						

**11. Performance of the Company (For existing enterprise only):** (Mention what was the performance of the company during last 3 years)

Period	Total Revenue (Tk.)	Total Expenses (Tk.)	Cross Profit (Tk.)	Other Expenses (Tk.)	Net Profit (Tk.)

**VIII. Other Courses of Action**

**1. Environmental Issues:** (Mention your plan to address environmental issues such as : waste management, sustainable development of raw materials, ecological balance, etc, How will you use green technology/ energy efficient equipment in your business, Do you require any clearance from Department of Environment? Which category does your business fall in terms of location and influence on environment?)

Live out of your imagination instead of out of your memory.

- Fortune Cookie

- 2. Ethical Issues:** (Mention what actions you will take to maintain ethical standards of your business in terms of monopoly, fairness in the market, loss/profit, etc.)
- 3. Legal Issues:** (Mention how you will comply with existing policies, rules and regulations related to your business)
- 4. Intellectual Property Issues:** (Mention how you will protect the name of your business, its products and services in terms of patent, design, trademark, Licensing, copyright etc)
- 5. Working Environment:** (Mention how you will promote peace and harmony in the working environment)
- 6. Networking Linkage/ Partnership:** (Mention how you will establish and maintain sound partnership with stakeholders)
- 7. Safety and Security Issues:** (What measures you will implement to ensure the safety and security of the employees and the organization)
- 8. Use of ICT:** (Mention your planning to use ICT (e.g. accounting software, e-commerce, MIS) to manage your business, how ICT will be applied in your business)

#### **IX. Conclusion**

Here you need to conclude your business plan with a brief conclusion.

If you are not willing to risk the unusual, you will have to settle for the ordinary.

- Jim Rohn

## SME Loan Process Flow

### STAGE 1: PREPARING and Tracking of Business Information

The financial institution will require information about your enterprise before it can decide whether to grant a Credit to you. To facilitate the Credit processing procedure by the financial institution, it is important that you provide the financial institution with full and complete information on your enterprise. This is to ensure a fast and smooth processing of your Credit application. Start keeping the following if you are not doing so:

1. Keep ready reference of statutory documents e.g. Trade License, Certificate of Incorporation etc and other documents e.g. Rental deed of the shop premises.
2. Financing requirements
3. Specific purpose(s) of the Credit and in what way the Credit can help the business
4. Keep written record of daily sales
5. Maintain Inventory register
6. Keep ready information of key buyers, , frequency and collection terms and receivable register
7. Key ready information of suppliers, purchase volume, frequency and payment terms and payable register
8. Open a bank account and deposit daily sales proceed in the account. Route supplier payment and buyers payment through the account

### STAGE 2: THE APPLICATION PROCESS

To expedite the application process, you should submit a duly completed Credit application form and all relevant documents as required by the financial institutions. Each financial institution would have different Credit application forms and Credit application checklists. However, most financial institutions require more or less the same list of documents for verification and evaluation. The following table lists the documents required (depending on the type of company established) for the Credit application.

1. Trade license
2. Bank Account (Current Account) in the name of Business
3. National ID card
4. Drug License (only for drug business)

5. BSTI certificate (For food producing companies)
6. Permission from DC (for Diesel and Acid Business)
7. PetroBangla Certificate (for Diesel and Octane Business)
8. Last 1-3 years bank statement (demand can vary based on bank)
9. Agreement of shop or house
10. Position Document
11. TIN certificate
12. VAT certificate (only in applicable case)
- m) Electricity Bill
13. Telephone Bill
14. Educational qualification certificate
15. Names of employees, salary, post and monthly salary sheet
16. IRC (Import Registration Certificate) and IRE certificate ( for Export & import business)
17. Stored/Stocked products and price of that products
18. List and total price of fixed asset
19. List of creditors
20. List of debtors
21. Description of present Credit from anywhere (if any)
22. CIB (Credit Information Bureau) report of Bangladesh Bank, here it has to be mentioned that, the particular bank provides CIB form to the entrepreneur to fill up and to give it back to the bank and the bank manage the other arrangements to get CIB report from Bangladesh Bank
23. Passport size picture of Credit applicant and guarantor, here it's mentionable that, financial Organization can take more than one guarantor if they want
24. Trade License and CIB report of guarantor if guarantor is a businessman
25. One year sales report and profit account of the business
26. Certificate of incorporation and Memorandum of Articles (for private limited company)
27. Resolution of Credit taking decision (for private limited company)
28. Audited Financial Statement, Balance sheet, Profit-loss account, Cash flow statement, trade account (for limited company)
29. Current customers/clients list (for limited company)
30. Registered from Joint Stock Company and Notarized partnership deed from Notary

**Success is how high you bounce after you hit bottom.**

– General George Patton

club (for partnership business)  
31. Resolution of partners for Credit taking

**Financial institutions need the documents to verify/understand/ evaluate the following in general:**

1. The existence of the company/business, its directors/business owners and the power to borrow and legality of borrowing
2. The business operations risks and management depth, experience and expertise of the owners and key management team
3. The business operations risks and management depth, experience and expertise of the owners and key management team
4. The financial strength and repayment capability (including the cash flow) of the borrower
5. The business net worth and gearing of borrower
6. The operating risks of the business
7. The strategies/contingency plans of the borrower to mitigate such risks and maximise profitability
8. The proposed facilities are in line with the borrowing needs
9. The amount applied for reflects the requirements of the business based on existing or projected turnover
10. The overall risk associated with the proposed borrowing

You should make full disclosure of all financial information about yourself and ensure that it is accurate at the time of your application. Declaration of the correct information will also ensure that your Credit application will be processed in a timely manner. Most Financial Institutions have an application checklist that lists out the documents required. You should ask the financial institution for their checklist.

**Visit and Interview by Financial Institutions**

To understand the business and for the purpose of clarification, financial institutions may carry out interviews as well as conduct a site visit to your business premises. This is to enable the financial institution to verify and assess your financial position better. The questions posed during the interview session and site visit relates to the nature of business, management structure, market positioning i.e. market share, competitors, market outlook, future plans.

**STAGE 3: ASSESSMENT OF THE CREDIT APPLICATION**

After you have submitted all the required documents, the financial institution will assess your Credit application. You can refer to the client charter displayed at the financial institution brochure , website to find out the duration needed by the financial institution to process your application. In assessing your Credit application, the financial institution would look for certain basic requirements which are summarised as follows:

1. The viability of your business
2. Whether the risks are acceptable based on the lending guidelines of the financial institution
3. Whether your Credit is for business development
4. Your credit history with the financial institution
5. Your key management and business style i.e. conservative, aggressive, prudent etc.
6. Your succession plan, age and health
7. Sources of capital e.g. from the shareholders of the business
8. Sufficiency of your financial commitment in the business (in the form of shareholders' funds, directors' advances and third party collateral provided by the owners themselves) [You should ensure that you put in adequate capital to support your business and not rely solely on bank Credits. This is to ensure that your business has the capacity to absorb any adverse shock to its performance.]
9. Your capacity or ability of the business to repay the Credit considering Primarily from the generation of sufficient cashflow i.e. cash received less cash disbursed for expenses incurred is adequate to service the Credit. (Profits cannot be relied upon to service nor repay Credits as it is a derived figure at the end of a period) and Other sources of repayment. The repayment programme will be structured in a manner that will not impose undue strain on the business.
10. Security offered by you to compensate/mitigate weaknesses.

Financial institutions do conduct credit checks and study the conduct of the business current accounts, repayment records of their Credits and trade facilities. Some financial institutions have already put in place their Credit evaluation matrix in the form of scores as part of their credit evaluation processes.

I honestly think it is better to be a failure at something you love than to be a success at something you hate.

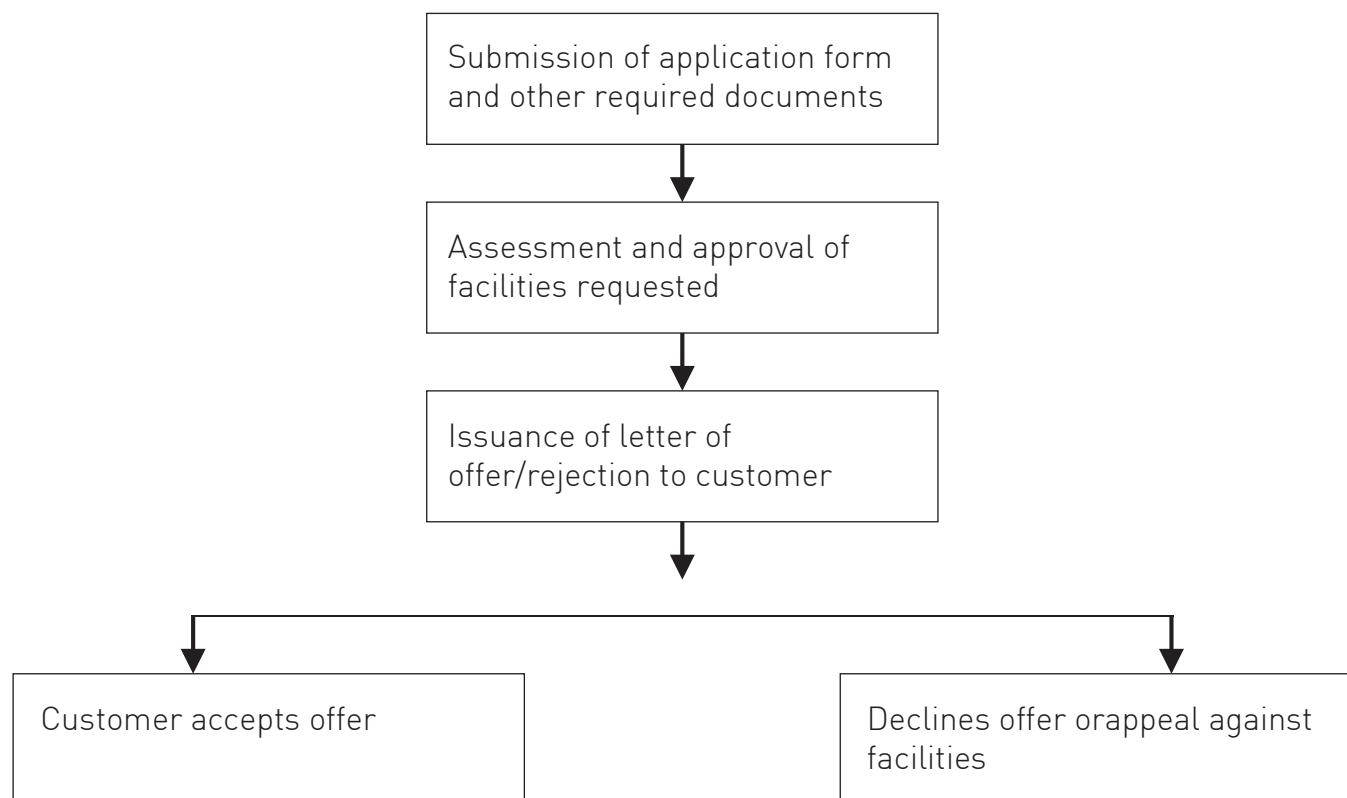
- George Burns

### APPROVAL OF THE CREDIT APPLICATION

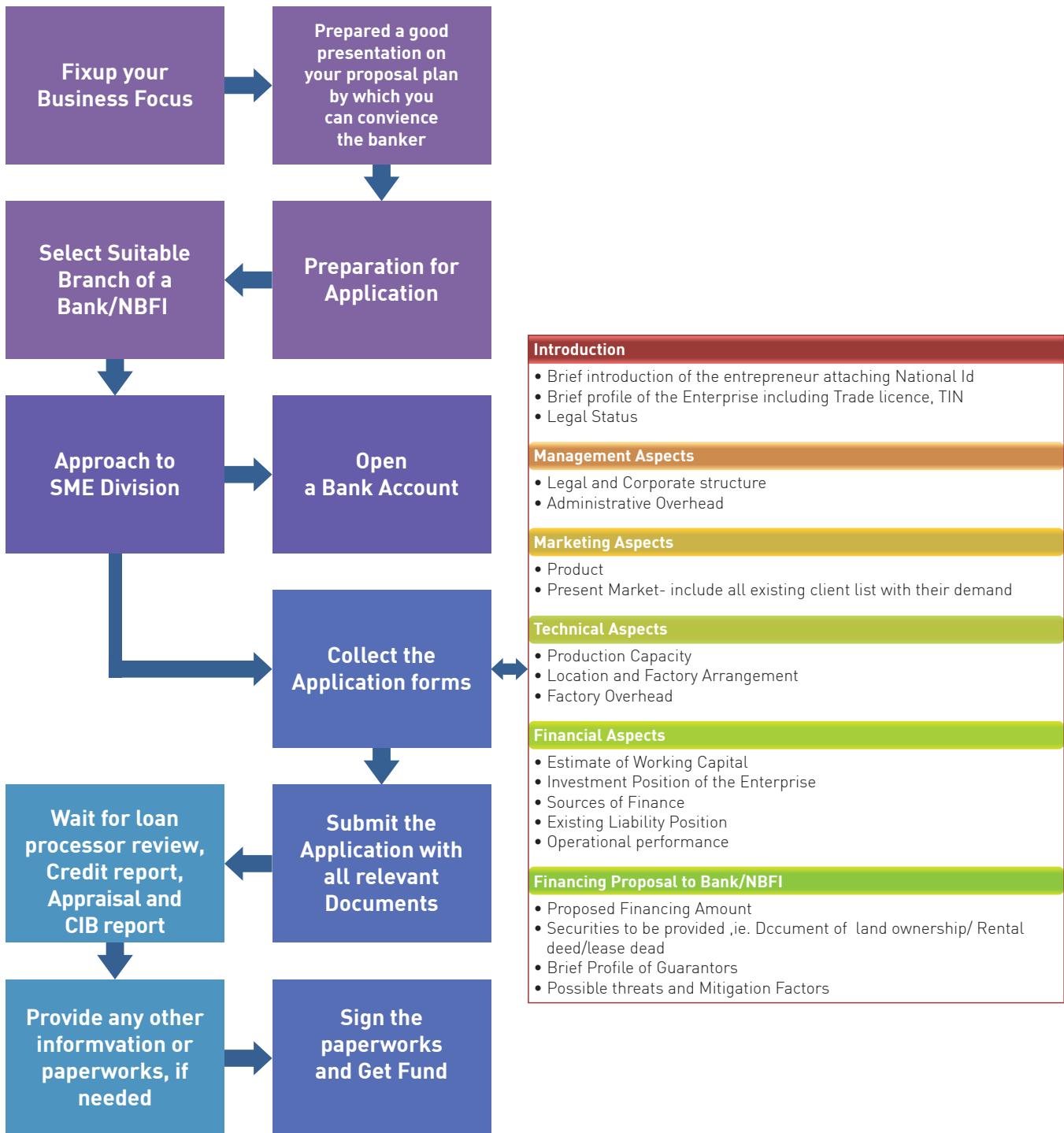
Once the financial institution approves your Credit, it will issue a letter of sanction/ offer which will state the

terms and conditions (T&C) under which the facility will operate. You should read and understand all the T&C therein

### Diagram Credit Application Process



## Process Flow Chart of Getting SME Loan from Banks & NBFI



# CHAPTER 4

## New Forms of Business Strategy



### Blue Ocean Strategy

Blue Ocean Strategy is a business strategy which focuses on terminating market competition by creating new uncontested market space and by capturing new demand. The concept of this strategy has just recently emerged though its practice is not so new. Many successful companies and organizations have applied the strategy to get a market space where they ventured without competition. The idea is to get away from traditional competition through specific strategic framework that breaks the value-cost trade-off.

#### Why Blue Ocean Strategy?

In most of the cases, business people fights over to get demand for same kind of products and try to survive in the market. It is a nasty place to be. One wrong decision and you may lose the competition and in worse cases even the whole market area of a product. Blue Ocean Strategy helps to get away from this competition by creating new demand and new market space which is not ventured by anyone else. It is not necessarily used for creating new business rather it morphs the existing business in a way where new values are added to create new demand and to attract a completely new market space. Thus a successful Blue Ocean Strategy can boost up a business tremendously overnight.



Figure 1: Non-customer target areas to formulate Blue Ocean Strategy

#### How it works?

A blue ocean strategy is formulated by some strategic frameworks. It is basically formulated by reducing and or eliminating few factors from what is currently offered by the industry and by raising and or creating some factors which the industry never offered and thus capturing market space that is beyond the existing competitive area.

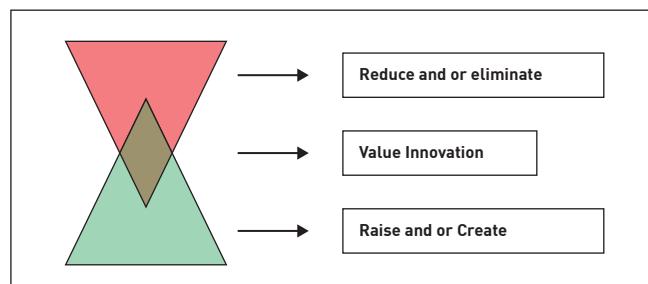


Figure 2: Formulation of Value Innovation

#### Example:

There are many examples that are now available for Blue Ocean Strategy as it is becoming popular rapidly. Many of the foreign organizations like Cirque du Soleil, Nintendo, Apple has applied the strategy and created uncontested market field for their own. In Bangladesh also these strategy is used but it is rather random than intentional. For example Azad products coming to the market with gift cards depending on different occasions and events and demand, an idea no one in Bangladesh ever thought before. It consumed a market of its own where they had no competition.

#### Red Ocean

On the other hand, Red Ocean means the usual streamline of business, copied from the traditional market and is frequently practiced and implemented by common business people. The person who wishes to be a successful entrepreneur, it is recommended to them to always try to create and implement Blue Ocean Strategy but also keep in mind that you cannot ignore Red Ocean as it greatly influences your company's survival.

It's easier to ask forgiveness than it is to get permission.

- Grace Hopper

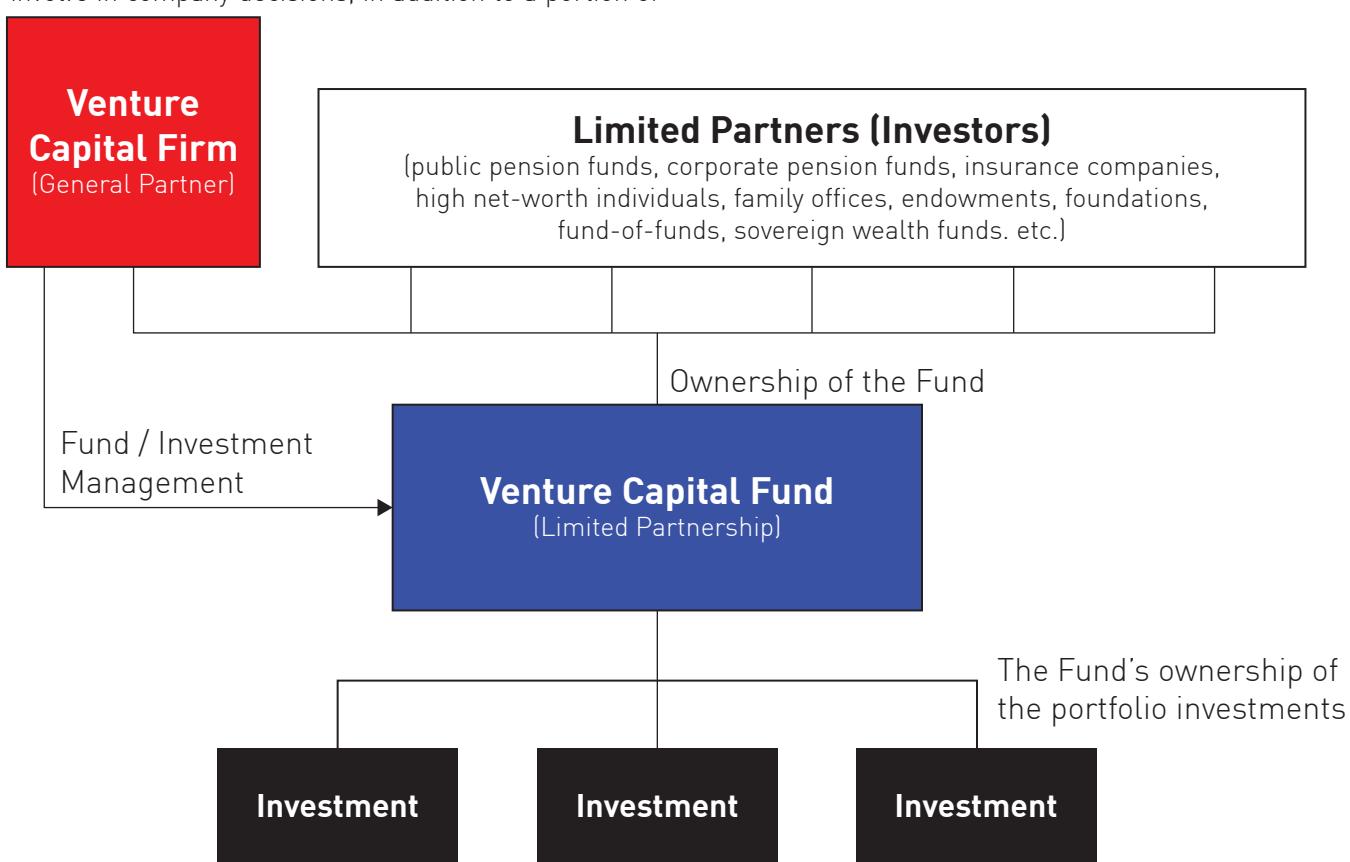
## Venture Capital

Investors Invest money considering the startup of small business with a potential long term growth plan which may have some risk but have a lot of scope to get returns too.

Venture capital have an opportunity to provide managerial and technical expertise. Venture Capital usually comes from a group of wealthy investors, investment banks and other financial institutions which organize such investments or partnerships with a long term focus. Entrepreneurs need to know and have the mentality to accept that venture capitalists usually involve in company decisions, in addition to a portion of

the equity.

Venture Capital company can help formulating a lot of innovative ideas to implement through the right people or right organization. In our country many people have very good idea which we can be considered as a Blue Ocean strategy and which have possibility to attract huge market crowd. It can work as a bridging partner. Innovative idea holders may not be ready to involve them as an Entrepreneur. Even though some Entrepreneurs have money but they are not able to find the right business guideline or idea which they can implement. Venture Capital can facilitate all necessary screening and ensure both end to match the business deal.



As a potential country, Bangladesh needs to establish a good number of venture capital companies. In our country a lot of banks were established by the rich people with major intention to make profit whereas a

venture capital company's major intention should be to contribute to the society and invest their money through a contribution which can also be called a Social Business. USA, Japan, China and India are

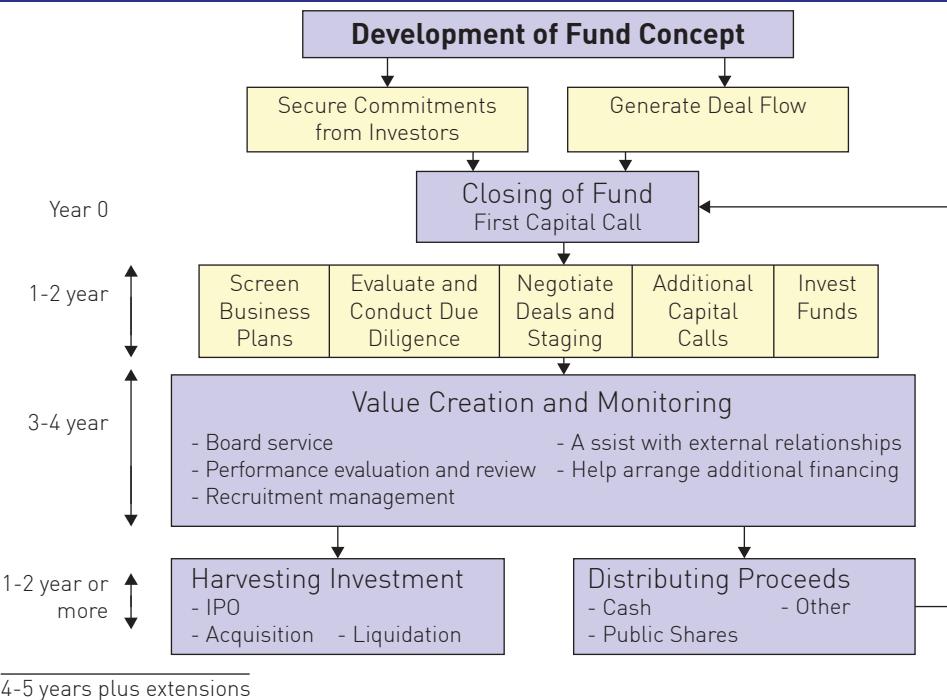
I do not believe a man can ever leave his business. He ought to think of it by day and dream of it by night.

– Henry Ford

moving very fast because they are promoting the venture capital company with diversified scope. Many people thing that Venture Capital will only

provide them money and they can start their business very easily but in reality Venture Capital is more than this.

## Investment Process of The Venture Capital



When you join with Venture Capital by taking money, you have to consider them as a co-owner of your business. Whenever you get money from Venture Capital you should realize that they will consider all of your working pattern and will involve with you so that their invested money remains secured. You should realize that Venture Capital's money comes from various sources where Venture Capital are totally responsible and accountable for this money. So they will work with your business very closely and you should also keep in mind that they are your partner. However you may be given the full right to run your business independently when they are ensured about their return on investment. Venture Capital will always guide you, help you in marketing, development, value addition and in other ways as per your necessity. Entrepreneurs who do not have the mentality to share

their business very freely and rightly they may not be the right person to get involved with Venture Capital.

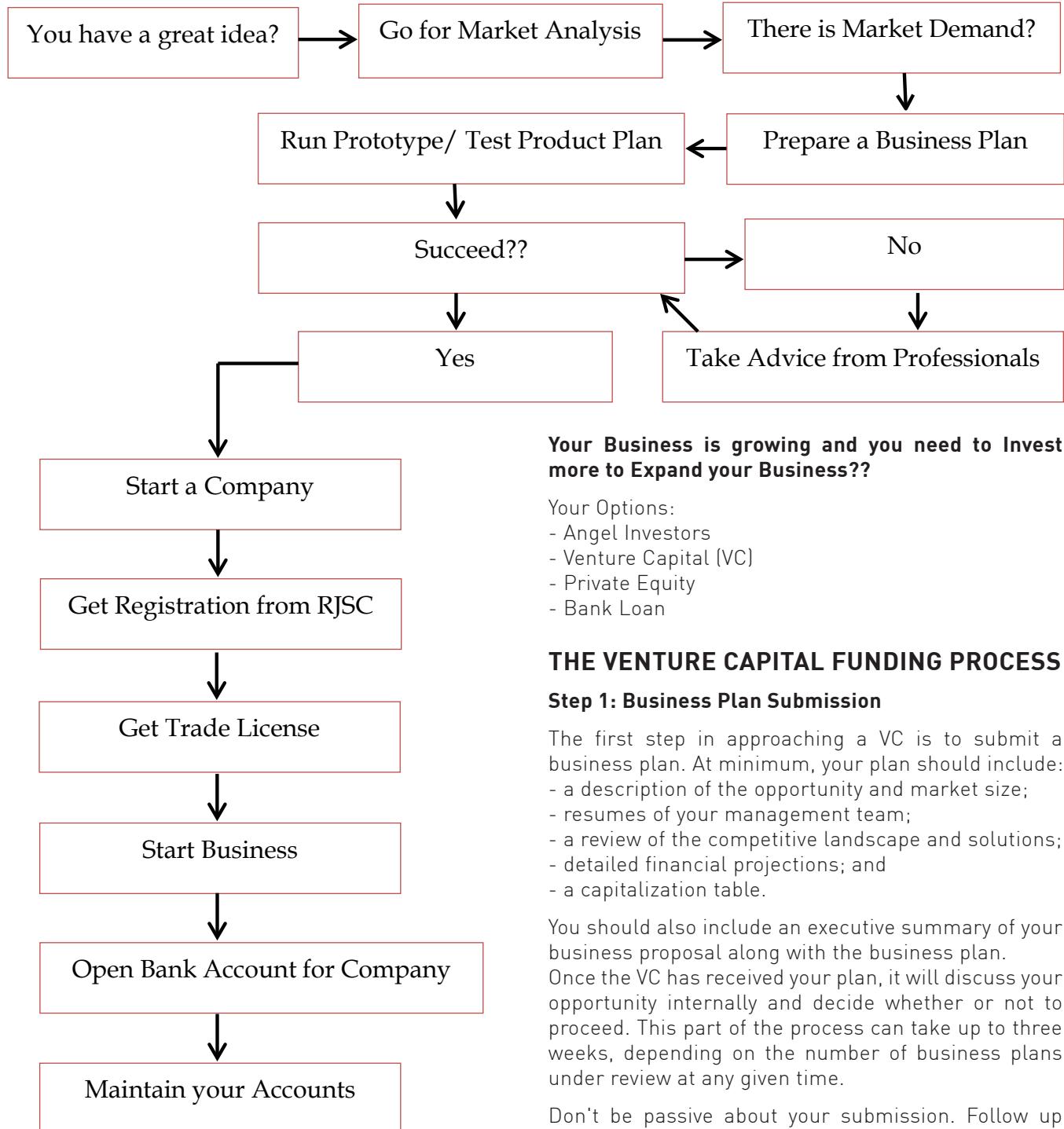
As Venture Capital deals with other investors' money, they need to produce report on the activities to their Investing Partner. Good news and good report may encourage to enhance the business opportunity. VC need to make sure that you are doing the right thing, and are on the right track to make them a lot of profit/ scope. You need to produce your activity with good news to VC.

VC's objective should be to bring the business in a successful position so that they can bring the company to Initial Public Offering (IPO) stage.

Face reality as it is, not as it was or as you wish it to be.

– Jack Welch

## Venture Capital Process flow



As a rule, we find what we look for; we achieve what we get ready for.

– James Cash Penney

find out if there's additional information you could be providing that might help the VC with its decision. If you are asked for further information, respond quickly and effectively. If possible, always try to get a face-to-face meeting with the VC.

### Step 2: Introductory Conversation/Meeting

If your firm has the potential to fit with the VC's investment preferences, you will be contacted in order to discuss your business in more depth. If, after this phone conversation, a mutual fit is still seen, you'll be asked to visit with the VC for a one- to-two hour meeting to discuss the opportunity in more detail. After this meeting, the VC will determine whether or not to move forward to the due diligence stage of the process.

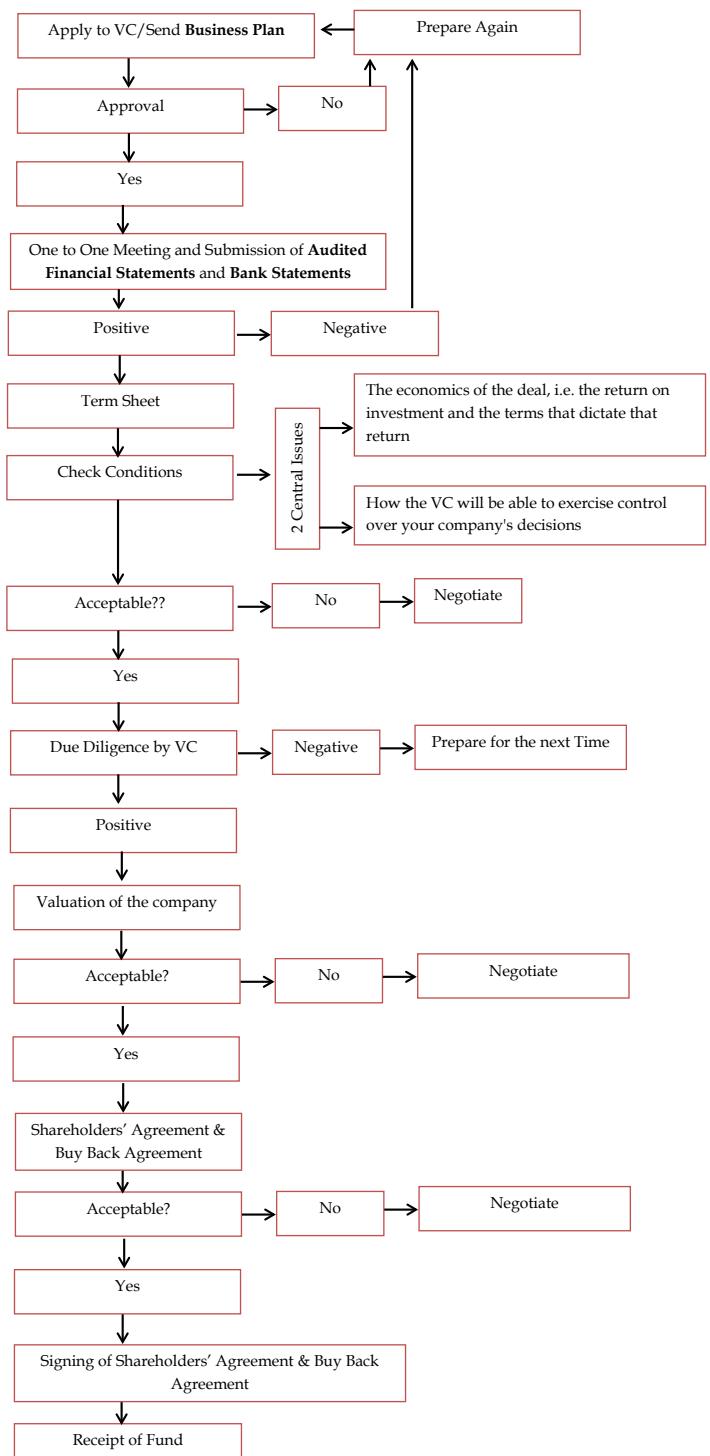
### Step 3: Due Diligence

The due diligence phase will vary depending upon the nature of your business proposal. The process may last from three weeks to three months, and you should expect multiple phone calls, emails, management interviews, customer references, product and business strategy evaluations and other such exchanges of information during this time period.

### Step 4: Term Sheets and Funding

If the due diligence phase is satisfactory, the VC will offer you a term sheet. This is a non-binding document that spells out the basic terms and conditions of the investment agreement. The term sheet is generally negotiable and must be agreed upon by all parties, after which you should expect a wait of roughly three to four weeks for completion of legal documents and legal due diligence before funds are made available.

Here is a Flow Chart of the process to get Funding from VC –



Fall seven times, stand up eight.

– Japanese Proverb

## Angel Investment

In Bangladesh, concept or culture of angel investment is quite unknown to many. Angel investor may be any individual with high net worth wealth or income, normally with industry experiences. They invest money as well as time actively in high growth startup companies in exchange of some portion of equity in that companies depending upon the valuations at that investment round. This is a first round source of external equity. Any business man or retired executive can become an angel investor for creating employment opportunities in the community & enjoy mentoring the young entrepreneurs. Normally, they invest in the business and exit after 3-7 years following mutually agreed strategies like: Merger & Acquisition, Buy Back, VC, IPO etc. In a simple sense, it's a match making between experienced investors & relatively less experienced entrepreneurs to give the start up a high growth prospect for a specific period. The products or services we are experiencing today, specially in the IT industry like, Facebook, Skype, Google, Paypal, etc. were once backed by angel capital. In many countries, it is an matured industry & in some countries it is in the developing phase with the interventions from both public and private sectors.

We know there are lot of rich and positive minded people in our country who are very eager to contribute their money and experience for developing new entrepreneurs and nursing the innovative ideas which can be transformed into great business opportunities.

We have various kinds of people-

- 1) Retired people who have money and experience, but do not have idea or strength or time to start a business.
- 2) We have lot of rich who have money and try to invest their money but they do not get the right scope.
- 3) There are various kinds of middle class people who are not so rich but they also try to invest some of their money to get a continuous profit for surviving or running their family.



Figure: Angel Agreement  
Photo Credit: api.ning.com

- 4) Some NRBs who earned money with their hard labor but they fail to invest their money with a proper channel or source and in lot of cases, when they trust anyone it is found that their money is going to zero or cheated.
- 5) Lot of people somehow collect some money and invest their money without knowing the reality and dynamics of investments.

Considering this sensitive position of our people, some ill motive people and organization always manipulate this opportunity and attract this group of people to invest their money and guarantee them to give higher rate of interest or return and due to lack of proper guideline and political willingness, there is no such scope to impose law on them to protect the target group. We need to create a favorable environment and awarness to lessen that type of ill practices.

We should work together with the stakeholders to develop a suitable infrastructure or platform to fix some guideline and policies so as to provide ways, how a new Entrepreneur will find the Angel investor and how he/she needs to prepare their ideas to attract this group of investor. In both cases, the criteria and code of conduct of the investors should be developed to bring a culture of win-win situation but not to deprive or cheat any party. Once both Investor and Entrepreneur can get the confidence in dealing with their initiatives, we are confident that, this will be a great opportunity for innovations in this country.

Now it is the right time to form a national platform for angel investors in Bangladesh. It is a culture of visionaries, evaluation, recognition, friendliness, win-win situation and innovation. When, we can incorporate this evaluation culture into our economy with a proper infrastructure, investors will be aware of their investments and be away from all sorts of monetary fraud and cheating in our country. And the pool of private funds will be investable that are very necessary for bringing growths in startups. A fair business culture will grow up and Angel investors will also feel encouraged to help the new Young Entrepreneur and innovative players.

If through the policy and practices, we can utilize this opportunity by giving this investor group a clear guideline, we are really confident; this country will never need any support from abroad in the future, because we

Failure is not about insecurity. It's about lack of execution.

– Jeffrey Gitomer

have adequate resources to be utilized very professionally with the leaderships of innovators for a prosperous Bangladesh.

**There are hundreds of angel networks/groups around the world with almost all the countries in America & Europe have their national networks, also some Asian countries namely Singapore, China, India, Malaysia etc. have such networks.**

**For Readers' understanding the Angel Funding Process:**



### **Steps in Angel Investment:**

#### **1. Screening Business Plan:**

Ideas generated from different sources are funneled and submitted to the websites of angel networks. A professional manager or angels themselves are involved in primary screening of business ideas to assess the readiness of Business plan.

#### **2. Evaluation / Due Diligence:**

A pitching session may be there in front of investors. Getting the few screened proposal at this stage, angel group will begin formalizing the evaluation process checking entrepreneur's references, books in order, validation of product and its commercial market etc.

#### **3. Risk Assessment / Valuation:**

Assessing the risk factors and forecasted cash flows, both entrepreneurs and angel investors will determine the pre-investment valuation of the company and draft a term sheet.

#### **4. Structuring / Negotiation:**

A term sheet defines the structure of a deal, among other provisions, how much invested, whether it is preferred stock, board seat given to the investor, what would be the dividend amount, the exit strategies etc are articulated. At this stage both entrepreneur and angel can get consultation from business lawyers to draft the term sheet .

#### **5. Documentation / Closing:**

Once a term sheet has been agreed by both sides, cheques are issued and after a minimum investment is raised, the deal can be closed.

#### **6. Representation / Tracking:**

It is all about reporting and tracking of activities over the life cycle of the agreement. Angels track their investments and expect the company to provide ongoing reports.

#### **Merger and Acquisition (M & A)**

Another important business model is Merger and Acquisition (M & A). Business owners in Bangladesh are highly emotional at taking the strategic decisions while facing a Merger or Acquisition prospects with their companies. They do not want to sacrifice any minimum stake for maximizing the value of the company. But in many countries, M & A happens frequently, where some companies, at different strategic levels are able to exchange their stakes and realize their high value propositions. For bringing synergies this market plays a very important role.

In the realm of ideas everything depends on enthusiasm. In the real world all rests on perseverance.

– Johann Wolfgang von Goethe

## Business Incubator

Business incubators are programs designed to support the successful development of entrepreneurial companies through an array of business support resources and services, developed and orchestrated by incubator management and offered both in the incubator and through its network of contacts. Incubators vary in the way they deliver their services, in their organizational structure, and in the types of clients they serve. Successful completion of a business incubation program increases the likelihood that a startup company will stay in business for the long term: older studies found 87% of incubator graduates stayed in business, in contrast to 44% of all firms.

Incubators differ from research and technology parks in their dedication to startup and early-stage companies. Research and technology parks, on the other hand, tend to be large-scale projects that house everything from corporate, government or university labs to very small companies. Most research and technology parks do not offer business assistance services, which are the hallmark of a business incubation program. However, many research and technology parks house incubation programs.

Incubators also differ from Small Business Development Centers (SBDCs) and similar business support programs in that they serve only selected clients. SBDCs are required by law to offer general business assistance to any company that contacts them for help. In addition, SBDCs work with any small business at any stage of development, not only startup companies. Many business incubation programs partner with their local SBDC to create a "one-stop shop" for entrepreneurial support.

### Most common incubator services:

- ✓ Help with business basics
- ✓ Networking activities
- ✓ Marketing assistance
- ✓ High-speed Internet access
- ✓ Help with accounting/financial management
- ✓ Access to bank loans, loan funds and guarantee programs
- ✓ Help with presentation skills
- ✓ Links to higher education resources
- ✓ Links to strategic partners

- ✓ Access to angel investors or venture capital
- ✓ Comprehensive business training programs
- ✓ Advisory boards and mentors
- ✓ Management team identification
- ✓ Help with business etiquette
- ✓ Technology commercialization assistance
- ✓ Help with regulatory compliance
- ✓ Intellectual property management

Business incubation has been identified as a means of meeting a variety of economic and socioeconomic policy needs, which may include

- Creating jobs and wealth
- Fostering a community's entrepreneurial climate
- Technology commercialization
- Diversifying local economies
- Building or accelerating growth of local industry clusters
- Business creation and retention
- Encouraging women or minority entrepreneurship
- Identifying potential spin-in or spin-out business opportunities
- Community revitalization

# CHAPTER 5

## Initiative of Bangladesh Government for Entrepreneurship Development



### SME Foundation

SMEs are recognized as engine of economic growth and employment generation for sustainable industrialization in both developed and developing countries of the world. In context of Bangladesh, there is no alternative of small and medium enterprises for rapid industrialization and national economic growth through lower capital investment and employment generation. The SME Foundation is fully dedicated to SME development in Bangladesh. It is playing its role in helping the SME entrepreneurs including the women entrepreneurs by conducting various programs with an aim to develop the SMEs of Bangladesh. One of the major aims of SMEF is to bring the grassroots entrepreneurs into the main stream of economic development through employment generation, reduction of social discrimination and poverty alleviation. The initiatives of SMEF are given below:

#### Implementation of SME Policy Strategies

SME Foundation continuously assist the government in core issues mentioned in the policy strategy like: recommend rational budget structure for SMEs, advice on fiscal and financial issues, assist to ensure quality of SME products, assist in capacity development, techno-entrepreneurship development, information support through web portal, establishment of virtual SME front office, assist in technology transfer activities at international level etc.

#### Policy Advocacy & Research

The main activities of Policy Advocacy & Research Wing are to facilitate for growing enabling environment to run SME business smoothly in the country. The Foundation is very much keen to extend their policy supports for creating better environment on credit lending in SME sectors. The regulatory barriers appear as challenges for the growth of SME sectors and therefore, SME Foundation works to identify and resolve the challenges on legal and administrative regimes like regulatory barriers on trade license, patent and trademark, product certification, environmental issues etc.

#### Credit Wholesaling Program

SME Foundation has already taken credit wholesaling

program as pilot scheme with its own fund. SME Foundation helps the SME entrepreneurs by providing collateral free loan at 9% interest rate to the technology based potential SME manufacturing industries along with agro-based industries.

#### Capacity Building & Skill Development

SME Foundation organizes training program in public-private partnership module to enhance the skill of SME entrepreneurs as well as to create new entrepreneurs. Training programs like entrepreneurship development, SME cluster wise skill based, technology based, ICT based, productivity and quality improvement, marketing, management, financial management etc. are conducted by signing a MoU between training institute or SME related association. Besides, SME Foundation also assists trade bodies/associations as an important part of capacity building to develop their skills.

#### Access to Technology

SME Foundation is committed to improve competitiveness of SMEs through technology up-gradation, adaptation of advanced technology, diffusion of appropriate technology, moving towards reverse engineering, and compliances and product certification. SME Foundation is also devoted to enable SMEs to energy efficient and environmentally sound.

#### Access to Information

SME Foundation provide update information and data through its own web portal (<http://www.sme.org.bd>) to the government, planner, decision maker, executive, researcher, investor, policy maker and to the SME entrepreneurs to establish new business or run business in a profitable manner. Establishment of a data bank with different information, data, findings and strategy for the development of SMEs at local and international level is an important activity of SME Foundation.

#### Women Entrepreneurship Development

Bringing the women entrepreneur to main stream development process and facilitating them for women empowerment is one of the prioritized activity of SME

There is a lot of interest in the arts, music, theatre, filmmaking, engineering, architecture and software design. I think we have now transitioned the modern-day version of the entrepreneur into the creative economy.

– Grace Hopper

Foundation. Main activities are: institutional capacity building of women chamber/ trade bodies, formulate gender action plan, encourage bankers for finance to women entrepreneurs, conduct study on women entrepreneurs, organize women entrepreneur conference, national SME women entrepreneurship award, SME product fair for women entrepreneur etc.

### **Business Support Service**

SME Foundation provides different kinds of business support services for entrepreneurship development. These are: promotion and market expansion of SME product, establish linkage between buyer and seller, provide advice and guideline with information support for new business development, publish SME business manual, organize SME product fair etc.

### **SME Knowledge Inventory (SKI)**

SME Knowledge Inventory (SKI) is a noble mission of SME Foundation with an aim to accumulate available research work / regulatory process / expert views / current statistics related to the SME sector of Bangladesh. It is a platform to disseminate maximum SME related knowledge available in the society. SMEF

has also established SME Help Line Centers for the benefits of SME entrepreneurs. SMEF has been giving National SME Women Entrepreneurship Award for the last several years to encourage women entrepreneurs to enter into the business arena.

### **Publications**

SME Foundation has published a good number of publications for the SME entrepreneurs. Some of these are as follows:

1. News Letter of SMEF
2. National Consultation on SME Development
3. SME Clusters in Bangladesh
4. ব্যবসায় নির্দেশিকা
5. SME Business Manual
6. SMEF Fact Sheet
7. About SME Foundation
8. SME Web Portal

**For detail information on activities of SMEF, please visit: [www.smef.org.bd](http://www.smef.org.bd)**

A leader is one who knows the way, goes the way, and shows the way.

– John C. Maxwell

## SCITI

### **Initiative of Small & Cottage Industries Training Institute (SCITI)**

The Small & Cottage Industries Training Institute (SCITI) is the only public training institute for the development of human resource in the MSME sector. This institute mainly provides training to the people of private sector for entrepreneurship and management development. It also provides training to the officials of both public & private sector who are working in different categories in different organizations such as BSCIC, Banks & NGO's. Besides training, the Institute also carries out various types of research work on relevant issues, problems & prospects of the SME sector and offers consultancy services.

The institute mainly gives emphasis on the development of entrepreneurship. Since the inception of the institute (in January, 1985) till June 2013, SCITI has imparted training to about 40000 persons and entrepreneurs encompass about 80% of the total participants. Training courses are mainly conducted at institute in Dhaka but there are many training courses which are also conducted in different areas, districts, Thana and remote rural areas of the country. The training courses are designed by considering the necessity and pragmatic use of the trainees. It also carries out research work related to various types of problems & prospects of the SME sector. SCITI also independently does some research work related to SME sector.

The Institute carries out its training and research activities through the following six faculties:

- Entrepreneurship Development
- Industrial Management
- Financial Management
- Marketing Management
- General Management
- Research and Consultancy

### **Training Facilities**

SCITI organizes various types of training courses for the employees working in MSME sector both in public and private sector and also for them who are involved in entrepreneurship. These types of training courses are led to increase the competency in leadership quality of

the existing and promising entrepreneurs. The institute has a full-fledged audio visual laboratory with multimedia and micro-computer. It also, provides residential facilities for the trainees. The institute organizes some training courses those are worth mentioning such as:

- Entrepreneurship Development for New Business Creation (2 weeks)
- To Establish Small Industry/Business Profitable (1 week)
- Entrepreneurship Development for Rural Women (1 week)
- Office Management (1 week)
- Human Resource Management (1 week)
- Management Information System (1 week)
- Industrial Management (1 week)
- Production Management (1 week)
- Quality Management (1 week)
- Cottage Industries Management (1 week)
- Book-Keeping and Accounting (1 week)
- Cost Reduction Techniques (1 week)
- Costing & Pricing (1 week)
- Small Industries Financing (1 week)
- Financial Management (1 week)
- Searching Product Market and Techniques of Enhancing Sales (1 week)
- Marketing Management and Sales Promotion (1 week)
- Export marketing (1 week)
- Non-Literate Entrepreneurship Development (2 weeks), etc.

Besides these, the institute arranges for different types of special training courses as required by different organization.

For detail information please Web site:  
<http://www.sciti-sme.gov.bd>

E-mail :principal.sciti@yahoo.com

Once you say you're going to settle for second, that's what happens to you in life.

– John F. Kennedy

## Bangladesh Council of Scientific & Industrial Research (BCSIR)

### Introduction

BCSIR Laboratories, Dhaka was established in 1955 bearing the name of East Regional Laboratories under the erstwhile PCSIR as a multidisciplinary research establishment. It has seven research divisions viz. Chemical, Biological, Fibre & polymer, Pulp & Paper, Analytical, Industrial Physics and Physical Instrumentation. Current area and Major fields of research and development activities of the Laboratories are [a] Analytical Chemistry, (b) Tissue Culture, (c) Biotechnology, (d) Pulp & Paper (e) Fibre & Polymer Chemistry, (f) Arsenic Mitigation, (g) Aromatic and Medicinal plants, (h) Industrial Physics, (j) Production of Chemical and allied products and so on. Scientists of these divisions are engaged in research & development activities with the aim and objective to develop technology and to achieve self-reliance in industrial development. In addition to R&D activities, the scientists are also engaged in providing analytical and testing services to various GO and NGO bodies, entrepreneurs and individuals. Recently the BCSIR Laboratories, Dhaka has been entrusted with the responsibility of verification of Arsenic removal technologies.

### Major Activities Of BCSIR

- Scientific Research (R&D)
- Process Development
- Process Lease out for Industrialization
- Analytical Service for quality control
- Thesis student supervision
- Provide fellowship to researchers

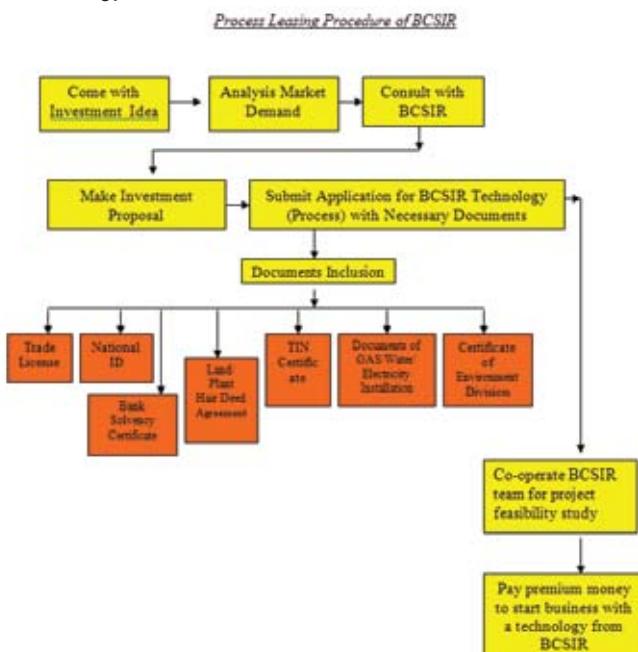
### Major Research Area of BCSIR

- Food & Feed Product Technology, Food Science, Nutrition & Quality Control
- Plant Science, Aromatic & Medicinal Plants
- Biological Science & Pharmacology
- Biotechnology & Tissue culture
- Renewable Energy & Biogas Technology
- Environmental Pollution
- Fats and Waxes
- Pulp and Paper, Fiber and polymer

- Leather Research & Development
- Pilot Plant and Techno-economic Study
- Ceramic & housing materials
- Industrial Physics, Electronics & Instruments
- Production of various chemicals for industrial use

### Number of processes of BCSIR disseminated to entrepreneurs:

- ✓ 937 processes have been developed from 1967 to date
- ✓ 396 processes haven been leased out to entrepreneurs
- ✓ 120 entrepreneurs are producing goods and doing their business
- ✓ Products of 80 lessees are available in the market
- ✓ 14,000 employees are engaged directly and indirectly in the industries and marketing process with BCSIR technology



You won't get anything unless you have the vision to imagine it.

- John Lennon

## Bangladesh Small & Cottage Industries Corporation (BSCIC)

Bangladesh Small & Cottage Industries Corporation (BSCIC) is the prime mover organization entrusted with the responsibility of development of small and cottage industries (SCI) in Bangladesh. It is an autonomous Corporation under the Ministry of Industries and was established by the BSCIC Act, 1957.

### Main Objectives

- Increase of industrial production and productivity in the SCI sector ;
- Creation of employment opportunities;
- Poverty alleviation;
- Balanced regional growth through industrial development;
- Socio-economic development of the country;

### Functions

At present BSCIC is doing mainly three types of activities for the extension and development of small and cottage industries.

- Entrepreneurship development ;
- Allotment of developed plots in Industrial Estates/Industrial parks having all infrastructural facilities like road, water, electricity, gas etc ;
- Extend credit facilities to the entrepreneurs from its own fund and also through banks and financial institutions ;
- Preparation of Project Profile and Project Proposal and Appraisal ;
- Provide technical and consultancy services for establishing new industrial units and quality improvement of SCI products ;
- Development and distribution of new designs and prototypes ;
- Innovation and adaptation of appropriate technology in the SCI sector ;
- Collect, compilation and dissemination of technical and other information leading to investment, production and marketing of SCI products ;
- Conduct research, studies and survey in the SCI sector & conducting training programmes;
- Other pre and post investment counseling .
- Registration of small and cottage industrial unit ;
- Recommendation for exemption of duties and taxes;
- Recommendation for import entitlement of raw

materials and packaging materials .

### Training Program

#### Design Centre

BSCIC has a modern and well-equipped Design Centre. Which is located in the BSCIC headquarter in Dhaka. Different types of industrial designs are supplied from this centre .The Design Centre also provides training in the following trades like :

- Block and Batik Printing
- Leather Works
- Wood Works
- Packaging etc.

#### Skill Development Centre (SDC)

BSCIC has 15 Skill Development Centers (SDC) in different parts of the country. The SDCs arranged training courses in the following trades :

- Electrical house wiring and motor winding
- Refrigerator and Air-conditioner repairing
- Manufacturing Garment Accessories etc.

#### Small & Cottage Industries Training Institute (SCITI )

BSCIC has a training institute with residential facilities at Uttara, Dhaka. Called Small & Cottage Industries Training Institute (SCITI).

### Credit Programme

For the promotion and extension of small & cottage industries BSCIC arranges credit facilities with the help of banks and other financial institutions. On the other hand BSCIC has some credit programs for the entrepreneurs to help poverty alleviation.

### Salt Production

To attain self sufficiency in the production of salt, BSCIC provides various types of extension and promotional services to the salt growers . Under the assistance of BSCIC about 70000 acres of land in the costal region of Cox's Bazaar and Shatkhira has come under salt cultivation where 45000 number of growers are directly engaged with salt production.

Moreover, BSCIC has provided 263 Salt lodations Plants ( SIP ) to the industries for mixing iodine in the salt with the aim to eradicate goiter .Due to the

**Nothing turns off an investor more than when an entrepreneur comes in with a ridiculous valuation.**

– Kevin Harrington

implementation of Control of Iodine Deficiency Disorder through Universal Iodations of Salt (CIDD) project 84 percent family of the country are now using iodized salt. The project will continue up to June 2016.

### **Bee Keeping Programme**

Under this program BSCIC helps the entrepreneurs in bee keeping and honey production by adopting most modern and scientific method. BSCIC has six permanent training centers and demonstration farms for bee keeping and honey extraction. The centers are located in 1) Badun, Pubail, Gazipur, 2) Kaunia, Barisal, 3) Bagmara, Lakhsham, Comilla, 4) Baserhat, Dinajpur, 5) Jatrapur, Bagerhat & 6) Thakuremati, Fenchugonj, Sylhet.

### **Annual Development Programme (ADP)**

BSCIC has been implementing a good number of development projects in small and cottage industries sector in consistence with the aim and objectives laid in the national planning of the govt. For implementation of these projects a requisite quantity of fund is being allocated in annual development program (ADP) yearly. At present BSCIC is implementing 13 projects under ADP. These are :

### **Development projects of BSCIC under implementation**

Tannery Industrial Estate, Dhaka

Active Pharmaceutical Ingredients ( API ) Industrial Park

BSCIC Industrial Estate, Mirsharai

Gopalganj Industrial Estate, Extension

Industrial Estate Comilla-2

Special Economic Zone, Kumarkhali, Kushtia.

BSCIC Industrial Park, Sirajgonj

Control of Iodine Deficiency Disorder through Universal Iodation of Salt (CIDD)

Industrial Estate, Borguna

Sreemongal Industrial Estate

BSCIC Industrial Estate, Bhairab

Pabna Industrial Estate extension

Development of Bee- Keeping through Modern Technology

Development of Satranji Shilpa, Rangpur

Development projects under process

Information & Communication Technology (ICT) Activities

Institutional network

# CHAPTER 6

## Bangladesh Bank Initiatives of Entrepreneurship Development



### Entrepreneurship Development: Bangladesh Bank's Endeavors

Economists consider Entrepreneurship as an important factor of production in addition to three traditional factors: land, labor and capital. This is because; the traditional factors of production like land, labor and capital independently cannot make any value addition in the economy without the role of "Entrepreneurs". In Bangladesh, mostly SMEs represent this important factor of production and play as most important actor to drive the economy.

More than 90% of the total industrial units in Bangladesh belong to SME sector. Including cottage and micro industries, this sector is estimated about 98-99 percent of total industrial unitsenterprises. The SME sector in Bangladesh contributes about 25% of GDP, 40% of employment, 80% of industrial jobs and substantially contributing to Bangladeshi exports. As such SME sector is considered a priority sector as announced by present Government of Bangladesh.

Bangladesh Bank has been working for the SME financing since long. But, initiatives have been streamlined from the end of December, 2009 after resumption of Honorable Governor Dr. Atiur Rahman. Bangladesh Bank (BB) has put top priority on rapid industrialization and with this end in view lot of initiatives are being taken. The first initiative of BB during last five years was opening a new department named "SME & Special Programs Department (SME&SPD)" on December 31, 2009. The objectives of the formation of this department are alleviating poverty and hunger, ensuring gender equality, empowering women, generating employment, ultimately to achieve the overall economic development of the country. After that the real SME activities and women entrepreneurship development has got the momentum in an organized and systemic manner.

### Important Policy Measures taken for Entrepreneurship development:

- Target based credit initiative whereby banks and NBFI are implementing their SME lending activities by setting up annual target by themselves
- Women entrepreneurs lending prioritized
- Opening of women entrepreneurs dedicated desk/ SME help desk in each Bank and NBFI;

- Opening of SME /Agriculture Branches to ensure financial inclusion;
  - Allocation of 15% refinance fund for women entrepreneurs;
  - Loan up to BDT 25.00 lac to women entrepreneurs against personal guarantee and without collateral were allowed;
  - Open Credit disbursement to SME entrepreneurs to promote SME financing;
  - Emphasizing financing to small enterprises, women enterprises and manufacturing & service sectors;
  - Credit to women entrepreneurs at preferential rate of interest (10%);
  - Creation of monitoring cell at H.O and Branch Offices;
  - Banks and NBFI are encouraged to take separate business strategy for financing small and medium enterprises;
- Focal person for each bank and NBFI for complaint handling and provide other Business Development services to the entrepreneurs.

### Financing SMEs

SME entrepreneurs depend on their internal sources for financing their businesses. However in Bangladesh, banks and financial institutions play an important role in financing micro and small entrepreneurs. 54 Banks and 31 Non-bank financial institutions play a major role for SME financing in Bangladesh under supervision and regulation of Bangladesh Bank.

Under close monitoring of BB, all Banks and NBFI have come forward for SME financing and development. Until June, 2013 all banks and NBFI have disbursed altogether an amount of TK. 41,848.56 crores as SME credit which is 56.41% of the annual target of TK. 74,186.87 crores. Table-1 reveals the disbursement of SME credit segregating in sub-categories.

You take on the responsibility for making your dream a reality.

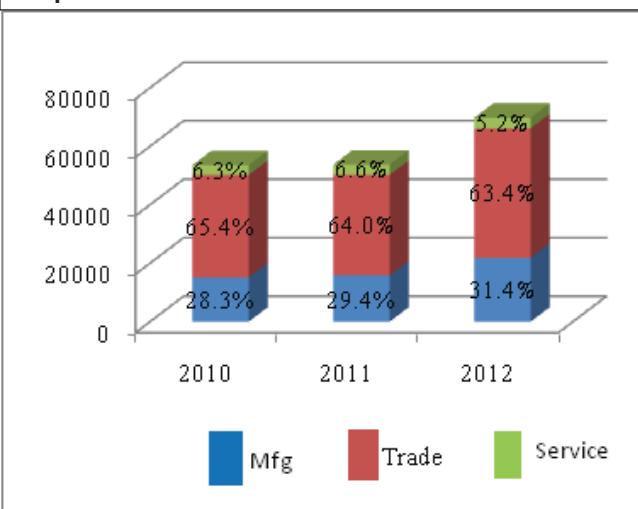
– Les Brown

**Table-1: Disbursement of SME credit by Banks and NBFI.**

Period	Target	Sub-Categories			Total	Women Entrepreneur	Achievement	(TK. in Crores)
		Trading	Manufacturing	Service				
2010	38,858.12	35,040.53	15,147.72	3,355.68	53,543.93	1804.98	138%	
2011	56,940.13	34,382.64	15,805.95	3,530.85	53,719.44	2048.45	95%	
2012	59,012.78	44,225.19	21,897.33	3,630.90	69,753.42	2244.01	118%	
2013 (Jan-June)	74,186.87	27,769.46	11,869.35	2,209.75	41,848.56	1,492.77	56.41%	
<b>Grand Total</b>	<b>228,997.90</b>	<b>141,417.82</b>	<b>64,720.35</b>	<b>12,727.18</b>	<b>218,865.35</b>	<b>6700.39</b>	<b>95.8%</b>	

Banks and NBFI's in aggregate have disbursed TK. 69,753.32 crores in 2012 as against 4,62,513 enterprises. Compared to 2011, the amount of disbursement and number enterprises financed in 2012 is higher by 29.85% and 44.8% respectively. On the other hand, during 2012, TK. 2,244.01 crores has been disbursed as against 17,362 women enterprises. In 2012, the disbursement to women entrepreneurs was increased by 9.13% than in 2011.

**Graph: Disbursement of SME credit: 2010-12**



You must either modify your dreams or magnify your skills.

- Jim Rohn



Governor, Bangladesh Bank in open credit disbursement programme



Governor of Bangladesh Bank handing over a cheque of National Bank Ltd. to a woman Entrepreneur

### **Operation of Refinance Scheme to encourage SME financing**

In addition to regular financing by Banks and NBFIs to SME enterprises, Bangladesh Bank is injecting finances to enterprises through Banks and NBFIs through its refinance schemes. Bangladesh Bank, with the help of government and other development partners like ADB, JICA and WB, is implementing 7 pre-finance/refinance schemes for financing Banks and NBFIs against their lending to micro and SME borrowers in which five schemes are operated by SME & Special Programmes Department of BB and other two schemes are operated by ICB and Green Banking & CSR Department of BB. Short descriptions of the schemes are given below for quick reference:

**BB Fund:** Bangladesh Bank introduced a refinancing scheme named Small Enterprise Fund (SEF) of Tk. 6.0 billion out of its own fund for supporting the development of small enterprises in the country. Refinancing facilities under the scheme are extended to the banks and financial institutions at bank rate against their financing to the small entrepreneurs, usually left out by the formal sector financing. The scheme demonstrated a high market demand. Bank lending to any micro, cottage and small entrepreneur from BDT 10,000 to BDT 50,00,000 are eligible for refinancing from this scheme .

**BB Fund-Women:** Bangladesh Bank is encouraging all Banks and NBFIs to provide loan to women

entrepreneurs at 10 percent interest rate. A Dedicated Women Entrepreneurs Desk has been established in the SME and SPD, BB and all the Banks and NBFIs have been asked to establish the same facility. As much as 15 percent of all SME funds are exclusively reserved for women entrepreneurs. BDT 6.43 billion has been refinanced to women entrepreneurs up to end of June 2013 against as many as 8,358 enterprises. Any women entrepreneur can take SME loan from banks/NBFIs (PFIls) at 10% rate of interest under this refinance scheme.

**Agro Processing refinance scheme:** In order to boost agro product-processing industries in the areas outside divisional headquarters and Narayanganj town, Bangladesh Bank launched a scheme of BDT 1.0 billion in November 2001 out of its own fund. Refinancing facilities are provided to banks and financial institutions at the bank rate under the scheme. An amount of BDT 2.72 billion has been disbursed under this scheme till end June 2013. Agro based (List-Annexure) SME enterprises are enjoying loan facilities at preferential rate (10%). Entrepreneurs in the agro based product processing sector may take this opportunities.

**ADB Fund:** The Small and Medium-Sized Enterprise Development Project (SMEDP) was created in 2009 jointly by the contribution of ADB and Bangladesh Government. The objective of SMEDP is to provide credit facility for enhancing access to medium to long term financing to eligible SMEs outside Dhaka and Chittagong Metropoliton cities. The total fund of the

All achievements, all earned riches, have their beginning in an idea.

- Napoleon Hill

SMEDP (ADB-2) is USD 95.00 million. Out of that, ADB provides USD 76.00 from its special fund and GoB (BB) provides USD 19.00 million which is transferred from the balance of the earlier ADB-1 (SMESDP) fund. BDT 6.14 billion has been provided to Banks and NBFIs under this fund up to end June 2013 against 11,804 enterprises. SME entrepreneurs can enjoy SME loan facilities from this fund. 75% of bank finance are refinanced from this fund.

**JICA Fund:** A loan agreement was signed between JICA of Japan and the Government of Bangladesh (BFID, MOF as the representative) in 2011 for SME development and financing. Bangladesh Bank is implementing the "Financial Sector Project for the Development of Small and Medium-Sized Enterprise (FSPDSME)-BD-P67" project. The Fund size is 5,000 million Japanese Yen including a technical assistance component. 21 Banks and 18 NBFIs signed Participating Agreements with Bangladesh Bank on 11 June 2012. Refinancing or pre-financing facilities are being provided to Participating Financial Institutions (PFIs) at the bank rate for on lending to SME sub-projects of productive investment for medium to long-term duration. As on June 2013, BDT 73.12 crore has been refinanced against financing of 97 enterprises.

SME entrepreneurs can take loan under this refinance scheme for factory set up, purchase of machineries and equipments and other long to medium term productive investments.

**Equity Entrepreneurship Fund:** Equity and Entrepreneurship Fund (EEF), a fund of the Government of Peoples Republic of Bangladesh. This fund was created with a view to encourage the entrepreneurs to invest in the promising two sectors, viz, software industry and food processing and agro-based industry. Any new entrepreneur can take financing facility from this fund for business project within these two categories. This is an equity fund. For more information interested entrepreneurs can visit the following link:

**Refinance scheme to Renewable energy and Environment friendly industry:** To redress electricity and gas deficiency through using environment friendly alternative energy and for keeping natural stability and preserving public health, a new refinance scheme worth Tk.200 (two hundred) crore has been introduced by Bangladesh Bank to finance Solar Power, Bio-Gas and ETP at a lower interest rate. Any SME entrepreneur can take loan from this fund at preferential rate of interest (9-12%).

**Table-2: Summary information on SME refinancing (up to June 2013)**

Sl. No.	Name of Fund	Amount Refinance (Tk. in Crore)				No. of Beneficiary (sector wise)			
		Working Capital	Mid Term Loan	Long Term Loan	Total Loan	Industry	Trade	Service	Total Loan
1	BB Fund	360.54	575.46	239.65	1,175.65	4,628	5,898	1,759	12,285
2	BB-Women	116.75	343.43	150.25	610.43	2,886	4,004	1,147	8,037
3	IDA	80.34	132.47	99.80	312.61	1,368	1,306	486	3,160
4	ADB-1	144.48	132.27	58.19	334.94	800	2,096	368	3,264
5	ADB-2	-	473.50	140.13	613.63	2,952	6,848	2,004	11,804
6	JICA	2.25	17.91	52.96	73.12	56	3	38	97
<b>Total</b>		704.36	1,675.04	740.98	3,120.38	12,690	20,155	5,802	38,647

Source: Bangladesh Bank

A man's worth is no greater than the worth of his ambitions.

- Marcus Aurelius Antoninus

## SME sector development

### Cluster Development

Bangladesh has many traditionally developed small business clusters spread over the entire country. These clusters have developed naturally because of mutual benefits of closer location of similar and associated businesses. To harness the benefits of cluster based industrial establishment BB has taken initiatives to



General Manager meets Women Entrepreneurs  
in Cane Cluster

develop various existing clusters around the country for sustainable SME development in Bangladesh. Accordingly, BB advised all Banks to take at least one cluster for developing and financing. With the help of Banks, BB has already developed 46 clusters all over the country and continuously working for the development of more industrial clusters. Through cluster financing more emphasis is given on women led clusters.



Kamalgonj, Sylhet Tat Cluster

### SME financing product development

Access to finance is essential for improving SME competitiveness, as SMEs have to invest in new technologies, skills and innovation. In developing and least developed economies, SMEs are facing challenges in accessing formal finance in the form of bank loans, guarantees, venture capital, leasing and so on. For instance, although SMEs are by far the largest group of customers of commercial banks, SMEs are seldom offered competitive interest rate.

To address the issues mentioned above Bangladesh Bank with all banks and NBFIs have introduced special products and services to serve SMEs. Entrepreneurs are getting financial literacy from banks and NBFIs without any cost. Women entrepreneurs are enjoying collateral free loan up to BDT 25 lac. Some Banks and NBFIs are offering collateral free loan to all entrepreneurs up to BDT 10 lac. Factoring, SME Nabanno for agro based industry, Prothoma for women entrepreneurs are some example of special products for SMEs.

### Access to Market

SMEs have to become more competitive and productive at their home base. At least a proportion of these nationally competitive SMEs have to achieve a level of competitiveness that will enable them to integrate into the global value chains through trade (exports and internationalization) and investment. BB Promotes tools, such as web based marketing, collaboration with local and international organization that enables entrepreneurs to promote their products within and beyond their own borders. BB advises all banks and NBFIs to promote their SME client's products and services through their bank's web sites. BB also encourages banks and NBFIs to use their customer's products for their offices to promote SME products. BB with cooperation of local and international organizations organizes SME product fair to promote SME products.

If everything seems under control, you're just not going fast enough.

– Mario Andretti



Governor, Bangladesh Bank in a SME product fair



General Manager, Bangladesh Bank in a SME product fair

### Join initiatives with National and International Organizations

SMESPD, BB continues its cooperation and communication with national and international organizations.

An MOU has been signed with CIRDAP for cooperation in SME development in Bangladesh.



Joint initiative of BB and CIRDAP



SME Seminar organized by IFC and BB

SMESPD, BB focused its activities and different aspect of SME financing at the national seminar on "Promoting Women Entrepreneurship in Bangladesh" organized by BWCCI in association with ADB and AusAID.

A seminar on MSME was organized with the help of High Commission of India on 23 March, 2013 at CIRDAP International Conference Centre. Three leading MSME organizations of India- SIDBI, NSIC, IamSME of India-presented three key papers from which participated banks and NBFIs have learned different aspects of SME financing.

SMESPD, BB stressed joint initiatives with CARE for the development of craft industries and women entrepreneurship. A meeting was held with CARE and JITA with representatives from banks, nonbank financial institutions and a number of SME entrepreneurs working in CRAFT industry for betterment of the industry.

SMESPD, BB partnering with IFC, a member of the World Bank Group, launched a study on SME Deposit Mobilization Survey: Bangladesh on 15 June, 2013 which underlines that banks and other financial institutions

Action speaks louder than words but not nearly as often.

- Mark Twain

have room for improvement to cater to the needs of small and medium depositors.

BB is working with BSCIC to develop BSCIC industrial estate, to provide advisory services to the new entrepreneurs trained by SCITI.

BB is working in close cooperation with SME Foundation for development of SME entrepreneurs and promotion of SME issues. Joint initiatives are taken to organize SME product Fairs, open credit disbursement programmes, Banker-entrepreneurs view exchange programmes.

BB is working intensively with DCCI for the promotion and development of new entrepreneurs in the country.

### **Women Empowerment**

Women entrepreneurship contributes to income generation and poverty reduction significantly in least developed economies and in most developed economies, growth in the numbers of women owned businesses is out-pacing those owned by men. In order to ensure wider participation of women in business or in economic activities, necessary steps have been taken for trained up women entrepreneurs about business development, managerial capacity etc with the help of donor agencies. Women entrepreneurs can take loan up to BDT 25 lac without any collateral. Fifteen percent of all Bangladesh Bank's refinance schemes are reserved for women entrepreneurs. All Banks and NBFI's have opened Women Entrepreneurs Dedicated Desk to provide customized service.

### **Capacity Development**

#### **Facilitate training for Bankers**

BB, not only confines its activities towards policy and financial support to Banks and NBFI's, but also for the greater interest of the SME sector, is carrying out capacity development training programs for bankers. With the help of EU under INSPIRED project, a pool of trainers has been formed and trained up on different aspects of SMEs. Besides, BB is training up officials of Banks and NBFI's on SMEs with the help of JICA, IFC. In the meantime a well number of officers of Banks and NBFI's have been trained and training for more officers are in process.

#### **Capacity building of Entrepreneurs**

It is believed that the financial literacy of SME entrepreneurs might play a vital role for greater inclusion of SMEs in the formal financial sector. Putting this in utmost priority, BB has conducted a numerous training programs with the help of JICA, IFC and ADB by which more than 500 SME entrepreneurs have been trained up last year. Currently BB in cooperation with

INSPIRED project of EU is providing training for trainers (TOT) to bankers and entrepreneurs.

### **Advisory Services for Entrepreneurs**

#### **Providing information to entrepreneurs**

Encourage and support entrepreneurs providing information on markets and standards, advice on strategies, and access to technology and innovation coupled with appropriate financing packages. Each and every day a great number of entrepreneurs come to different offices of Bangladesh Bank to get information about SME financing.

#### **Mitigating SME related complaints**

BB with its all offices is mitigating SME related complaints regularly through telephonic instructions, mails and if necessary through onsite inspection. If entrepreneurs have any complaints against any banks or NBFI's they may communicate focal point of BB. SME monitoring cell is also working in each bank and NBFI.

#### **Special Initiatives for new Entrepreneurs**

Financing new entrepreneurs are always the most important and challenging issue. To create entrepreneurship SMESPD is working relentlessly. To promote new entrepreneurs BB has taken following measures:

- ✓ Launching of Credit Guarantee Scheme for new entrepreneurs
- ✓ Set up new refinance scheme for new entrepreneurs
- ✓ Venture Capital Financing
- ✓ Set up incubation centre for new entrepreneurs
- ✓ Non-financial services to new entrepreneurs
- ✓ SME product development and marketing

### **BB's Focal Point**

#### **Sukamal Sinha Choudhury**

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# MOVING AHEAD





# CHAPTER 7

## Initiative of Dhaka Stock Exchange

### The Necessity of Creating New Investors for the Development of Capital Market in Bangladesh

**Ahasanul Islam Titu**

President, Dhaka Stock Exchange Ltd.

#### Preamble:

Dhaka Stock Exchange Limited (DSE) is a very momentous and reputed organization in the financial sector as well as prime bourse of the country. The present status of DSE has not been achieved over night; it has 59 years' long eventful history. On 28 April 1954 the East Pakistan Stock Exchange Association Ltd. was incorporated. However, formal trading began in 1956. Due to the Liberation War, the trading activities of the Stock Exchange remained suspended from 1971 to 1976. The trading activities resumed in 1976.

There are 250 members and total 528 listed securities in Dhaka Stock Exchange Ltd. till October 23, 2013. Investment options for an investor in this market are Ordinary Share, Debenture, Bond & Mutual funds. On January 28, 2013 DSE introduced two new indices which are known as the DSE Broad Index (DSEX) and DSE 30 Index (DS30) based on free float and S&P methodology. Now, DSEX is considered as benchmark index in DSE.

#### Current Status of DSE:

Dhaka Stock Exchange Limited witnessed tremendous growth in almost all of its market indicators. Market capitalization is an indicator of the size of a capital market. In comparison to developed capital markets, our market is very small. But, it is growing day-by-day. On 30 June 2013, the market capitalization of our exchange stood at Tk 2,530.25 billion against Tk. 1241.34 billion on 30 June 2009, registering 25.96% average annual growth. The issued capital of all securities in DSE was only Tk 457,943.65 million on 30 June 2009 which rose to Tk 983,594 million on 30 June 2013 having 28.70% annual growth. The foreign investors are also getting interested about our capital market day by day. On 30 June 2009, the annual foreign turnover was TK 11,839 million, which increased to TK 28,872 million at peak during FY 2010-11, but at the end of 2011 it tends to fall and reached to Tk 24,962 million during FY 2012-13.

All over the world, Mutual funds are very important product for capital market development since it increases liquidity, smoothness & strength in the market and reduces market risk as well. On 30 June 2009 the number of Mutual funds in DSE was only 17, which has increased to 42 on 30 June 2013.

The number of investors or participants in the exchange increased remarkably during the last few years. On 30 June 2009, the number of BO accounts was 1,419,015 where on 30 June 2013; it has increased to 2,647,457 registering about 21.64% annual growth.

The present market P/E ratio is very low; 13.76 times compared to 29.16 times in December 2010. Consequently, the market has huge room to gain in the near future. All the market indicators are at such a point where investors can safely invest their money in the market

#### Role of DSE to Create New Entrepreneurs:

As the prime bourse of the country DSE can play pivotal role in creating new entrepreneurs. From the realistic perspective it may be mentioned that through concerted efforts and comprehensive policy measures DSE has been directly contributing to the creation of new entrepreneurs. At present DSE has 2.71 million investors according to BO account holders, the number of actual active investors is very low. Moreover, unemployment number in Bangladesh is estimated at 35 million according to recent studies conducted by the UNDP and the Bangladesh Bank. And the number is rising day by day. DSE may grab this huge opportunity and utilized this work force to strengthen the demand side of the market.

DSE may arrange various conferences, seminars, training programs to attract new investors. Accordingly, DSE training academy can facilitate various diploma programs in increase the efficiency of the participants associated with the capital market and to enable them to keep pace with the changing environment. Keeping in mind that Macro Economic Fundamentals & their relation with the Capital Markets, Stock Exchanges, GDP, Population, and Sectors of Economy has strong relevance. DSE may let its brokerage houses, merchant banks and issue managers involved to promote its activities with the objective of creating new entrepreneurs. A venture capital formation is also

I treat business a bit like a computer game. I count money as points. I'm doing really well: making lots of money and lots of points.

– Michael Dunlop

necessary for the sake of Bangladesh Capital Market. The risks inherent in financing entrepreneurs without an establishing track record or collateral in developing new products make them less preferred customers to the traditional commercial or investment banks. Venture capitalists provide equity-type financing designed to allow them to participate in the investments in the capital market to supporting enterprise growth.

DSE is equity-based market. Although DSE has some corporate bonds and mutual funds, but the number is inadequate. DSE has to increase its product base; e.g. financial derivatives, corporate bonds, mutual funds, government bonds etc. You will be happy to hear that DSE has already taken initiative to raise its product base by introducing index funds (Shariah Index). This will help the investors especially the new one to diversify their risk. One more important thing is that the organizational structure of DSE is going to be changed through exchange demutualization process by December, 2013. The essence of demutualization is that the exchange activities would be more transparent, accountable and credible.

#### **General Principles of Entrepreneurs in Capital Market:**

The entrepreneurial opportunity is an unexpected and unvalued economic opportunity. Due to the fact that there is no market for 'opportunities', the entrepreneur must exploit them, meaning that he or she must develop his or her capabilities to obtain resources, as well as organize and exploit opportunities. For a new investor, one has to educate him/herself before going to invest in the capital market. Investors from business background will get privilege in this regard, but people with non-business background may come in the market through gathering proper knowledge regarding the market mechanism.

Nevertheless, there is some basic information that you need to learn and consider before making investment recommendation or decision leading to creation of entrepreneurs.

#### **Analytical Ability and Should Have Proper Knowledge about Company Fundamentals**

Before investing in the capital market, one must have proper knowledge about the capital market, its listed securities and analytical ability. If anyone invests in the

market without having the fundamental information about the company and analysis of the same, he/she will have greater chance to get loser in the market.

#### **Do Some Research Before You Invest**

By research; i.e. reading articles like this one and some basic economic and financial studies related to stock market. Try to get an idea about how the stock market works and how you make profits upon investing. While researching, you will get tons of information on trading strategies, trading styles and how to effectively use "Stop Loss" to minimize your losses.

#### **Have Some Dedicated Trading Money Set Aside**

Before you start buying shares, you should have a certain amount of money set aside for trading. This should be the money that even if lost completely will not affect your savings, livelihood and other important affairs. The reason behind this is you cannot always expect rosy returns from the stock market

#### **Do Not Put All Your Eggs in One Basket**

This is something that every stock investment guide talks about. It is the fundamental driving force behind successful investors. This philosophy means that you should never invest all of your trading money into a single stock. The right way to go is to invest portions of your money in multiple stocks. As a rule of thumb, do not invest more than 10% of your trading money into one stock.

#### **Do Not Invest Based on Rumors**

Many investors in our capital market take investment decision based on rumor and speculation. This strategy may produce short-term profit for them, but for the long-run it may give lot of pains to them as happened in the recent market crash in 2011.

#### **Keep Learning about the Subject**

In the morning get up before the market starts and read relevant news articles or watch TV shows on share trading. The latest information will make you prepared for the day ahead. Keep yourself informed about all the current affairs in the business domain.

In essence, in order to be a successful stock trader, you

The entrepreneur builds an enterprise; the technician builds a job.

- Michael Gerber

must continually practice, research and learn. Successful stock trading is a learned skill, with a noticeable learning curve.

**Conclusion:**

Though stock market is very volatile in nature and confidence among investors in the main thing, scope of creating new entrepreneurs should be utilized very thoroughly. It takes years to install confidence among investors but needs just a second to destroy it. And once it gets destroyed, it will take many years to regain. Based on trust, ethics and good research a solid foundation of creating new entrepreneurs should be

started so that a new era may start. In addition, our mindset needs to be changed regarding earning profit from the capital market overnight. Foreign investments also need to be increased to ensure a sound capital and along with this; the government should make an authentic list of the companies that has credibility and accountability. If we can develop our market and provide a transparent, credible and fair ground for all investors, the investors will be attracted accordingly. The investors will find their confidence again. The new investors are also encouraged to come with their money to invest in the stock market.

TOGETHER  
WE  
GROW...



# CHAPTER 8

## DCCI Entrepreneurship & Innovation Expo



### Background

In the recent past, Dhaka Chamber organized diverse mega events like Vision 2021 in 2005, SME Financing Fair in 2009, Bangladesh 2030: Strategy for Growth in 2010 and Positioning Bangladesh in 2012 and was able to attract Public and Private policy makers addressing socio economic changes of Bangladesh.

Bangladesh adds about 2 million people to its labor force every year, but only about 1 million gets job opportunities including migrant labor force. National policies have already given enough importance on this issue and self-employment has been identified as one of the alternatives. Entrepreneurship development can help acknowledging non-traditional entrepreneurs and is encouraging young talents to be self-sustained, at the same time create employment opportunities for the educated youth who we treat as the main engine of the country.

According to the information supplied by UK based research organization, Global Entrepreneurship Research Association (GERA) that 72% of our people feel that they will fail if they start business as new entrepreneurs. As a result Bangladesh has been lagging behind to create new young entrepreneurs. Considering risk in business and investment many of them get frustrated and spend their savings in various unproductive sectors like in land, buildings etc. For this reason price of land is increasing gradually and no employment generates as investment is not happening.

Dhaka Chamber of Commerce and Industry (DCCI) in cooperation with Bangladesh Bank has taken an ambitious and very timely initiative of creating 2000 new entrepreneurs. In order to make a bridge between these new entrepreneurs and financial institutions, DCCI and SMESPD of Bangladesh Bank has jointly organized a mega event namely "Entrepreneurship & Innovation Expo". Such a big initiative would not be possible for DCCI alone. But due to the active involvement and cooperation of various organizations especially Bangladesh Bank and media have made ease for the success of this initiative. In order to maintain an inclusive growth, Bangladesh should have maintained SME driven economy.

### Objectives of the Program

- Create and foster 2000 new entrepreneurs from all over the country.
- Initiate a platform for the first-generation new and innovative entrepreneurs for network building which will deal with business risk factors, disseminate information to establish an Idea- Shop and help enhancing capacities of others.
- Share inspired stories and journeys of successful entrepreneurs to network with those renowned business and management professionals of both at home and abroad.
- Encourage age-old reputed chambers, trade bodies, sectoral associations, NGOs and public and private universities/educational institutions for creation of new entrepreneurs in the country.

### Target Groups:

1. Bangladeshi citizen and Non Resident Bangladeshis (NRB) who have innovative and profitable business ideas.
2. Students (from Diploma to Master degree) who have completed their studies and have power over a dream to be an entrepreneur.
3. Young educated women who have inherent quality and dream to be an entrepreneur.

### Project Areas

Ideas/Projects can be formed from any sectors, there is no restriction. Some of the examples are:

- Agribusiness (Green Harvest, Dairy, Poultry, Fisheries),
- RMG (High value added sectors),
- ICT (Software, Hardware, Security, Games/Apps, Animation, Information Database, National Digital Network, Antivirus),
- Leather and leather good,
- Pharmaceutical/Medical/Vaccine,
- Frozen Foods,
- Light Engineering,
- Handicrafts,
- Mobile Engineering,
- Folk/Heritage/Music,
- Tourism,

I can accept failure, everyone fails at something. But I can't accept not trying.

– Michael Dunlop

- Environment/Waste Management,
- Furniture,
- Fashion Design,
- Accessories, Electronics and Technology,
- Renewable/Alternative Energy,
- Machinery,
- Chemical, Cosmetics/Beauty/Herbal,
- Automobile,
- Textile,
- Architecture,
- Education and social business etc.

### Motivational Campaign

DCCI in cooperation with Bangladesh Bank and other organizations has completed motivational workshop at 40 Universities of the Country. About 50000 students were present in these motivational workshops.

- Dhaka University
- North South University (NSU)
- Daffodil International University
- American University of Bangladesh (AIUB)
- University of Liberal Arts Bangladesh (ULAB)
- United International University (UIU)
- State University of Bangladesh (SUB)
- Jagannath University (JNU)
- Comilla University (CU)
- Chittagong Veterinary and Animal Sciences University (CVASU)
- International Islamic University Chittagong (IIUC)
- ASA University
- BRAC University
- Eastern University
- Stamford University
- Bangladesh University of Professionals
- Bangabandhu Sheik Mujibor Rahman Agriculture University (BSMRAU)
- BGMEA Fashion Institute
- Rajshahi University
- Hajee Mohammad Danesh Science & Technology
- Sher e Bangla Agricultural University
- Shahjalal Science and Technology University

### Campaigning in 64 Districts of Bangladesh

DCCI has sent letters informing the initiative of creating 2000 entrepreneurs to 64 district chambers and sectoral associations of the country. DCCI team campaigned to almost all the important districts of the country to motivate young talents to participate with their business ideas. As a result the Chamber has received a good number of projects and responses. 2000 new innovative entrepreneurs will get opportunity to showcase them to the financial institutions and local and international markets.

### Project Selection Process

DCCI has received thousands of ideas/projects from all over the country and out of these, at least 2000 best projects will be selected for demonstration in Dhaka and the owner of the projects will enjoy to showcase them in the "Entrepreneur & Innovation Expo 2013".

Project selection criteria's are as follows:

1. Maximum employment opportunities
2. Commercially run and financially profitable
3. Maximum business life circle
4. Minimum investment
5. Shortest possible implementation time

A pool of Experts and Professionals will be engaged for final scrutiny of the projects/ideas though application of specialized software.

### Support Services for the Potential Entrepreneurs:

1. Training on: Motivation, Leadership, Understanding Business, Business Operation, HR Policy, Marketing/Branding Strategy, Uses of technology, Banking & Investment, Revenue etc.
2. Orientation for the development of their project/ideas to make it more business oriented and profitable
3. Support services for Copy right, Joint Stock registration and insurance
4. Developing business website, software and other technological solution
5. HR recruitment and Necessary marketing and branding materials/policies
6. Business incubator
7. Special help desk for instant support from DCCI
8. Job tracking software to monitoring their activities
9. Access to business.org.bd website for all records

If you cannot do great things, do small things in a great way.

- Napoleon Hill

### **Project Submission:**

Project/Business ideas will have to submit though online. The project owner needs to complete following ways to submit their project/ideas though internet-

1. Visit [www.business.org.bd](http://www.business.org.bd)
2. Click on "Submit Your Project" section bottom side of the webpage
3. Click on "Create Account" and filled up necessary information's given in the page
4. Click on "Submit Project" and fill up necessary information's given in the project submission form

If project owner failed to submit project though online, he/she can take the opportunities to submit project by the following two ways:

1. Download pdf version of the application form (from login page), fill up it manually and send to us though currier.
2. Visit us directly with your project and related papers.

### **The Grand Exhibition and Inaugural Ceremony**

Finally selected 2000 projects will get opportunities to demonstrate their Ideas at the 2-day Entrepreneurship and Innovation Expo which is scheduled to be held during 2-3 may, 2014 at Bangabandhu International Conference Center, Dhaka. The inaugural ceremony of the "Entrepreneurship & Innovation Expo" is scheduled to be held on 6th November, 2013 at Pan Pacific Hotel Sonargaon, Dhaka.

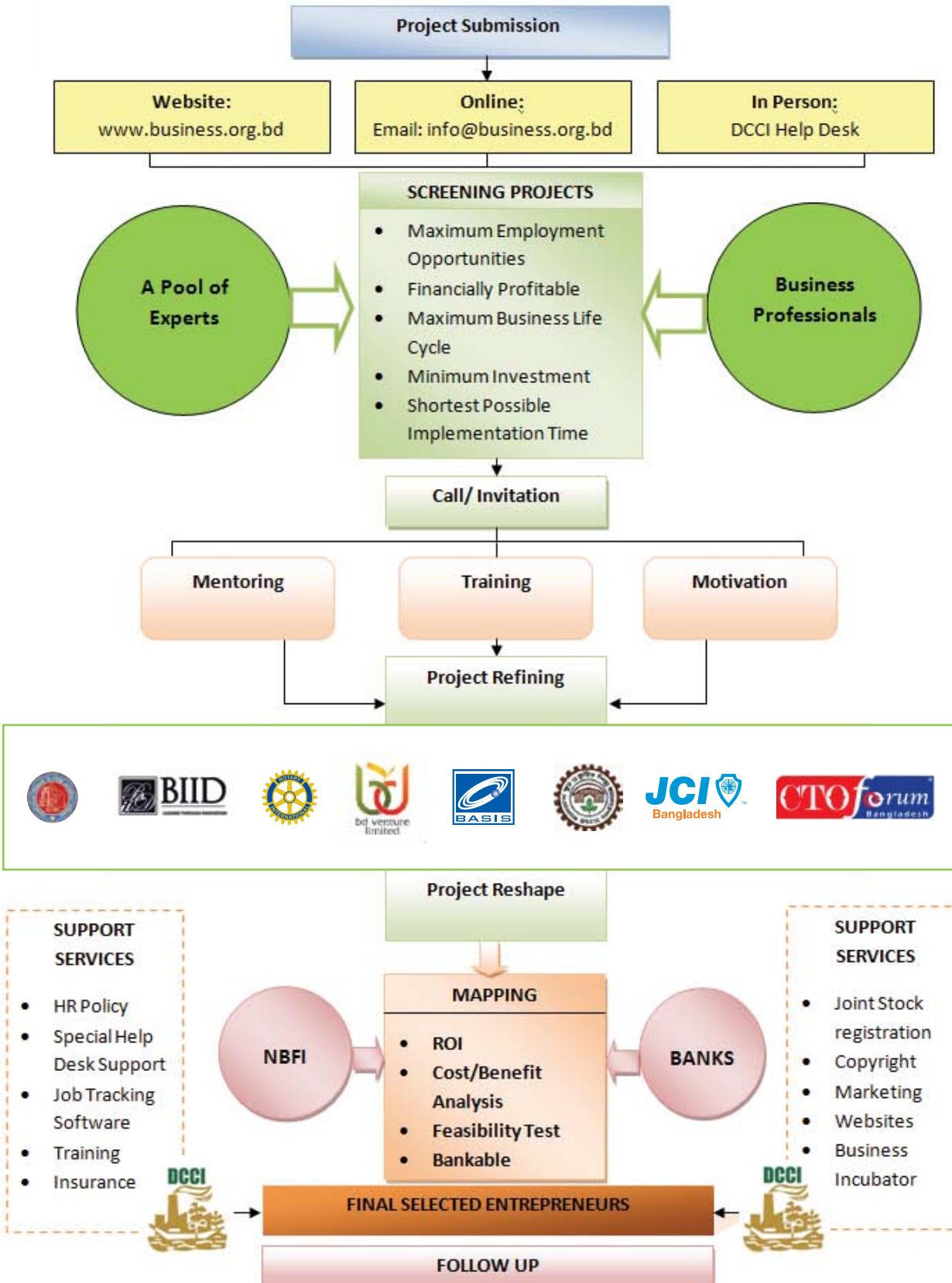
The exhibition will showcase and share innovative projects, practices, research, success, creativity, initiatives and solutions which will create opportunities for the local and global society, community and industry. This is one of the unique initiatives in Bangladesh for encouraging entrepreneurship development and exploit potentials enthusiastic and hard working youthful group who are composed of about 57.3% of the total population. This expo will provide them a unique opportunity to introduce their ideas to the professionals, entrepreneurs, investors, policy makers, industry leaders and visionaries of the country

The grand exhibition will provide opportunities for project demonstration. Award giving ceremony, motivation and training session, business networking session, seminar/workshop etc are some other features of the program.

### **The cooperating organizations**

After announcement of this programme the organizations which extended their full support towards the programme is Bangladesh Bank which is the central Bank of the country. Honorable Governor Dr. Atiur Rahman directed SME & Special Programmes Department to cooperate this initiative with all necessary support. He ensured president of DCCI Mr. Sabur Khan of all out support. After that DCCI started its journey along with Bangladesh Bank and made communication with a well number of other organizations. The organizations cooperating this initiatives are as follows;

1. Bangladesh Bank
2. Commercial Banks
3. NBFI
4. Daffodil International University
5. JCI Bangladesh
6. BIID & Rotary Bangladesh
7. BD Venture
8. BASIS
9. BCSIR
10. BSCIC



# CHAPTER 9

## Support Services for New Entrepreneurs by DCCI



### DCCI Help Desk

Service to business community has always been at the heart of Dhaka Chamber of Commerce and Industry (DCCI). As a part of its continuous commitment, DCCI has established DCCI Help Desk at its own premise and providing information and services regarding trade, commerce and business from this exclusive Help Desk free of cost to all its members and the business community from home and abroad as First Point of Contact. Recently DCCI and RJSC signed a Memorandum of Understanding (MoU) in this regard. DCCI is looking forward to help business entrepreneurs by its Help Desk as a One Stop Centre. The businessmen and investors from Bangladesh and other countries of the world can get their required information from DCCI help desk. DCCI Help Desk on behalf of RJSC is providing smooth services of online name clearance, company registration, return filing, certified copy, company winding-up and other services relating to RJSC and company registration. A good number of companies have already registered with RJSC through DCCI Help Desk. SME related brochure of Banks and NBFIs will also be displayed in this desk for the benefits of the new entrepreneurs.

### US Products and Services Info Centre

US Products and Services Info Centre has recently been set up at DCCI premises. The info centre was formally inaugurated by the US Ambassador H. E. Dan W Mozena on September 02, 2013. Different types of brochure, newsletter, books etc. are kept here for getting information about various products and services of USA.

### Utilization of DBI Knowledge Centre as Business Incubator/ Virtual Office

Having a separate office for a new entrepreneur is the main problem as it is too much costly. On the other hand a dedicated contact number, computer and internet connection, fax facility as well as a meeting room is essential for having business meetings with the clients. All these are costly and require a huge amount of money. Many people who dream to become an entrepreneur but due to these difficulties they fear to start their innovative ventures. Realizing these problems, DCCI has dedicated its DBI Knowledge Centre to be utilized as Business Incubator/ Virtual

Office where the new entrepreneurs will get all office set up ready with a very minimum charge.

### Necessary Training, Motivation & Mentoring Session for Grooming Up New Entrepreneurs

The new entrepreneurs generally do not have any experience in their businesses. They need relevant training facilities, motivation and mentoring. DCCI as the largest representative of the private sector of Bangladesh has more than 14,000 members who have gathered vast experience in the field of trade and business. So, the new entrepreneurs can get effective and authentic mentoring service from DCCI. DCCI will arrange required training programs, motivation and mentoring sessions for grooming up the new entrepreneurs.

### DCCI Research Cell

DCCI has a strong Research wing with a dedicated, young and intelligent team. It acts as the think tank and focal point to receive and process information, formulates DCCI views and ideas on trade and economy, provides inputs for policy advocacy and disseminates the same to all stakeholders. It provides consultancy services for the new entrepreneurs.

### Dispute Resolution Support

Bangladesh International Arbitration Centre is the first international arbitration institution of the country. Three prominent business Chambers of Bangladesh, namely, International Chamber of Commerce-Bangladesh (ICC-B), Dhaka Chamber of Commerce & Industry (DCCI) and Metropolitan Chamber of Commerce & Industry (MCCI), Dhaka are sponsors of BIAC. BIAC provides a neutral, efficient and reliable dispute resolution service in this emerging hub of South Asia's industrial and commercial activity. BIAC introduced its Arbitration Rules in April 2012. These Rules incorporate some of the leading developments in domestic and international arbitration, while conforming to the Bangladesh Arbitration Act 2001. BIAC is renowned for its first-rate, state-of-the-art arbitration facilities, experienced panel of independent arbitrators and excellence in serving its clients. Discover from these pages why businesses increasingly choose to arbitrate in BIAC.

One day your life will flash before your eyes. Make sure it is worth watching.

– Mooie

### **Business Start-Up Licenses Guide Book**

Business Initiative Leading Development (BUILD), a project of DCCI has published a Regulatory Guide namely "Business Start-Up Licenses: A Regulatory Guide". This guide is intended for the aspiring, the new as well as the veteran entrepreneurs looking to obtain a License/Permit/Approval/Certificate, etc. for their businesses. The objective is to provide the entrepreneurs with a step by step guide on:

- Whom to contact to collect the preparatory information regarding the application
- What supporting documents to collect and collate to prepare the application
- When to pay the associated fees for the application
- Where to submit their application
- How to seek subsequent renewals

The guide will assist you to comprehend the entire process involved in obtaining a License/Permit/Approval/Certificate, etc. The tasks leading up to lodging an application and obtaining a license and such are set out in chronological order. It is important to be aware of the fact that some of the tasks involved in the process needs to be pursued in tandem, and some may be iterative, for that reason it is not possible to follow a strict chronological order.

### **DCCI Business Institute (DBI)**

DCCI Business Institute (DBI) has been working hard to train up the entrepreneurs especially the new entrepreneurs since its inception. It carries out different short-term training courses throughout the year and some of them are on: Human Resource development; Effective Selling Skills and Advertising; Effective international business communication in English; How to prepare a bankable project proposal for getting bank loan; How to develop distribution network for marketing of products; managing accounts-best practices; Development of leadership skills for management; import and indenting procedures; export marketing management and documentation etc. It also provides Modular Learning System-Supply Chain Management (MLS-SCM) Certificate/Diploma Course in cooperation with International Trade Centre (ITC). DBI has been offering 4-yearBBA course since 2012 and DCCI has a planning to introduce BBA for Entrepreneurship

Development from where the students will be guided in the right direction towards being entrepreneurs.

### **B2B Matchmaking**

Dhaka Chamber of Commerce & Industry (DCCI) has recently introduced online Membership Directory. DCCI now offers effective and tailor-made Business-to-Business (B2B) Matchmaking service to the prospective investors which establish new business relationships by taking part in one-to-one meetings between buyers and sellers. B2B Matchmaking service of DCCI would explore new business opportunities in Bangladesh. Along with other business support services, DCCI starts B2B Matchmaking facilities to the investors, exporters and importers at home and abroad. You will be able to make business with entrepreneurs in different sectors. DCCI has wide range of basic infrastructure and state of the art facilities for organizing the B2B Matchmaking meeting. The B2B Matchmaking service is the most effective way of establishing reliable business contacts and expanding your business by entering into prospective new markets. It will save both time and money.

### **Service includes under B2B match making**

- \* Briefing on business practices
- \* Market overview of the selected product sectors.
- \* Minimum 3 tailor-made pre-arranged bilateral meetings at the office of DCCI
- \* Follow-up company visits
- \* Network reception

### **DCCI Forum**

DCCI for the first time of its history has established online DCCI Forum which may be visited at [www.forum.dcci.org.bd](http://www.forum.dcci.org.bd). Distinguished Members of DCCI and others especially new entrepreneurs can share their ideas and information related to trade and investment.

# Dhaka Chamber of Commerce & Industry FORUM



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**Entrepreneurship is the last refuge of the trouble making individual.**

– Natalie Clifford Barney

### **Self-assessment for new Entrepreneur**

In order to take a decision to become entrepreneur you may need to test yourself by marking the following parameters. It is just to assess your strength and weakness

Serial No.	Parameter	Not thinking about business (01-20)	May think about business (21-40)	Moderately right person (41-60)	Right person (61-80)	Very right person (81-100)
01	Interest to do new thing	1	2	3	4	5
02	Feel about taking risk	1	2	3	4	5
03	Ready to do hard work	1	2	3	4	5
04	Interest to invest for new industry set up	1	2	3	4	5
05	Courage to take challenge	1	2	3	4	5
06	Interest in job creation	1	2	3	4	5
07	Mentality to continue business even after failure several times	1	2	3	4	5
08	Individual role play into your family	1	2	3	4	5
09	Acceptance to your proposal among the same ages	1	2	3	4	5
10	Knowledge & maintenance about IT technology	1	2	3	4	5
11	Family Involvement into business & set up industry	1	2	3	4	5
12	Experience in business & industry set up	1	2	3	4	5
13	Participation in social activity	1	2	3	4	5
14	Ability to execute commitment	1	2	3	4	5
15	Mental acceptance to the political situation	1	2	3	4	5
16	Like to take responsibility for making decisions	1	2	3	4	5
17	Highly motivated to succeed	1	2	3	4	5
18	Believe emotional factors to be of little importance	1	2	3	4	5
19	Cultivate relationship with people who could be of use to you or your company	1	2	3	4	5

The best way to predict the future is to create it.

- Peter Drucker

20	Like to attend gatherings where you can meet new people	1	2	3	4	5
21	Negative attitude	1	2	3	4	5
22	Keep notebook handy to keep ideas and reminders	1	2	3	4	5
23	Believe that you are better than others	1	2	3	4	5
24	Call for action while others talk	1	2	3	4	5
25	Attraction to get money, admiration, power	1	2	3	4	5
26	your personality, honesty, character	1	2	3	4	5
27	able to compensate taking other short time profitable business or work while losing your own business somehow	1	2	3	4	5
28	Feel if any opponent comes to competition against you in the business market	1	2	3	4	5
29	Behavior to the same businesspersons	1	2	3	4	5
30	Help if any business owner gets into trouble related to your business	1	2	3	4	5
31	Keep economic journal/browse website everyday related to your business	1	2	3	4	5
32	Innovation in your business	1	2	3	4	5
33	Feel shy to get information from juniors	1	2	3	4	5
34	take lesson from former mistake	1	2	3	4	5
35	Consciousness about environment, work place to run business	1	2	3	4	5
36	Choose right location for business	1	2	3	4	5
37	Surveyed starting your business to judge the market value	1	2	3	4	5
38	Take consultation/training from local/international organizations	1	2	3	4	5
39	Love to do what you believe	1	2	3	4	5
40	Love to follow inspired people	1	2	3	4	5

**Entrepreneurship is neither a science nor an art. It is a practice.**

– Peter Drucker

Ranking no 5={81-100} This group are very serious to do business

Ranking no 4={61-80} Serious and needed training

Ranking no 3={41-60} Moderately serious need mentoring, training

Ranking no 2={21-40} May be risk if start business

Ranking no 1={01-20} Out of mental preparation to run business

After putting tick mark in all the parameters, you need to add their ranking values and then divide the result by 40. Finally you will get your ranking points.

For example, you choose 8 parameters under “not thinking about business” with a ranking of 1

8 parameters under “may think about business” with a ranking of 2

8 parameters under “moderately right person” with a ranking of 3

8 parameters under “right person” with a ranking of 4

8 parameters under “very right person” with a ranking of 5

Your total ranking number will be:

$$(1 \times 8) = 8$$

$$(2 \times 8) = 16$$

$$(3 \times 8) = 24$$

$$(4 \times 8) = 32$$

$$\underline{(5 \times 8) = 40}$$

$$\text{Total} = 120$$

Number of Parameters = 40

Your Ranking

Your Ranking is

=  $120/40=3$ , it means the person is moderately a right person to take initiative for doing business, but the person needs training and mentoring.

# CHAPTER 10

## Success Stories of Entrepreneurship



**Alhaj Anwar Hossain**  
Chairman, Anwar Group of  
Industries

Alhaj Anwar Hossain, Founder and Chairman of Anwar Group is one of the business icons in Bangladesh who is doing activities solely by his merit and wisdom. He started business with a capital of only Taka 480

when he was only 15 years old in the year of 1953. Now he is a renowned business mentor and an inspirational figure of the country.

Al-haj Anwar Hossain established "Anwar Cloth Store" in 1953 at today's old part of Dhaka 'Chalk Bazar' which was a only 96 square feet store and that led him to introduce one of the most well-thought product in the market of that time named "Mala Saree" which he introduced in 1968 from his venture 'Anwar Silk Mills.' Mala Saree conquered the name and fame in the women community of that time as it was the part and parcel of any wedding ceremony in Bangladesh. After this successful venture, he did not need to look back any more. One by one bold initiatives with full of innovation and experienced thoughts, he moves forward with his wider dreams and desires that he put in his mind in his very childhood. It was not an easy journey, he had to face various challenges to be successful in the competitive business arena. Due to his self confidence, merit and wisdom he successfully has overcome these challenges and established a group of industries. At present, Anwar Group has 28 large industries throughout the country and around 80 thousand people are directly being employed in these companies and have more than a million of secondary beneficiaries. Al-haj Anwar Hossain is one of the pioneers of policy maker to establish Bank, Insurance and Mobile Telecom businesses in private sector in Bangladesh.

Al-haj Anwar Hossain is a luminous name in the business arena of Bangladesh and 'Anwar Group' is a milestone. This group is also internationally recognized. He never indulged in luxury though he is the owner of vast wealth left by his ancestors. He has created a milestone by educating his children in modern education and involving them in his business. They have helped him expand the business through utilizing the modern technologies and knowledge. He has also successfully involved his 2nd & 3rd Generation in business. They are also contributing a lot to the

business community.

The touch of this renowned and famous promoter Mr. Anwar Hossain is giving speed to guide the companies into prosperity and these are : Anwar Silk Mills Ltd., Anwar Yarn Dying Ltd., Hossain Dying and Printing Mills Ltd., Mahmood Industries (Pvr.) Ltd., Anwar Jute Spinning Mills Ltd., Anwar Specialized Jute Goods Ltd. The Industries in Steel Manufacturing are: Anwar Galvanizing Ltd., Anwar Ispat Ltd., Khaled Iron and Steels Ltd. Engineering companies are : Sunshine Cables and Rubber Works Ltd., Sunshine Wares Ltd., Anwar Cement Ltd.; A one Polymer Industries Ltd. Anwar Group is not lagging behind in real estate sector. Anwar Landmark Ltd. is a milestone of this sector. This group is also contributing a large in bank and financial sector. These are the first private bank the City Bank Ltd., the City General Insurance Company Ltd., Bangladesh Finance and Investment Company Ltd. and Bangladesh Commerce Bank Ltd. This group is not lagging behind in education, automobile and ICT sectors. Ingite Interactive Ltd. is the institution of this group. The notable companies under trade sector are : Anwar Import-Export Ltd., Kaba Trading Company and Mala Corporation. This group has contributed much luminously in agricultural sector. Among them Anwar Fisheries and Poultry Ltd., Anwar Green Ltd. and Jamilabad Agro-Estate Ltd. Anwar Group has business ventures in USA, UK, Australia, Germany, Italy, Dubai, Congo, Ethiopia, Indonesia, Kenya, Liberia, Mynmar, Mozambique, Nigeria, Oman, Singapore, Sri Lanka, India etc.

Al-haj Anwar Hossain achieved the "Businessman of the Year" Award of DHL-Daily Star Bangladesh Business Awards 2011 along with crowned by many other prestigious awards. Once, he was also involved in active politics and elected as a Member of Parliament during 1988-1990 in Dhaka-8 constitution. Despite his contribution to the mass people, he realized that he is best-suited for doing business and subsequently put emphasis on business development activities. He firmly believes that, the day is not so far away from our reach when Bangladesh will become one of the Industrialist countries through rapid industrialization.

# Some Young Entrepreneurs



## Sabirul Islam

A teen-entrepreneur from the age of just 14

Sabirul Islam a Bangladeshi origin British teen entrepreneur started his business career when he was only 14 years old. He is also a global motivational speaker having spoken at over 700 events across 26 nations and an author of the best-selling books namely 'The World at Your Feet' and 'Young Entrepreneur World.' He launched his Teen-Trepreneur Board-game at the age of 18 to educate young students about business and entrepreneurship which he sold to more than 650 schools in the UK and in 14 countries worldwide. He has also set up

'Teen-Speakers'- a speakers' bureau consisting of 39 of the world's most successful and influential young people. All of them are under 25 striving to empower youth worldwide with a message that "Generation Y" has what it takes to be successful.

He has set up the Inspire1Million Campaign with a vision to inspire at least one million people across the world and so far he has completed his campaign in Europe, South America, Asia and African region, having only recently delivered the Inspire1Million Campaign in Bangladesh, where he delivered 16 events in 8 days in Dhaka, Chittagong, Brahmanbaria & Sylhet. Sabirul's global presence has now landed him his own 13 week TV series in South Africa. He has achieved various awards as recognitions of his ability to inspire people to become entrepreneurs. Sabirul tries to share the message that "money isn't all too difficult to make in modern day society. The real challenge is to be able to believe in living a life with purpose, meaning and valuing legacy".



## Atif Ahmed Akkhor

Co-founder and CEO of IonSketch

Atif Ahmed Akkhor, co-founder and CEO of IonSketch. IonSketch was founded in 3rd November 2009 when he was 13 years of old. Currently he is an A level student. He set an example of starting business in his early student life. He started learning graphic designing for a few months before starting his venture with a Personal computer got from his elder brother as a gift, but he considered it as a capital and an earning source. There was no other capital investment other than that. He worked on his own for a few months and then started

hiring people. Right now IonSketch makes about 1.5 lakhs to 2.5 lakhs revenue in a month and makes employment of 15 people. The entire amount of the profit gets back into the investment cycle.

Before starting graphic designing, he had an intense attraction towards designing. After starting graphic designing, he became fond of it and realized that he could start a business in this sector to be self-employed. So, his own passion and perseverance towards design and solving a real problem drove him to start a business. Atif got the major support from his family members who encouraged him in many difficult situations. Then he sought support from the people who are involved in this industry and he was able to do the rest by himself.

He wants to share his experience gained in the last four years and share why people should opt for entrepreneurship rather than getting a job. He says, "Not everyone will become an entrepreneur but an entrepreneur can come from anywhere. His or her initiative might even come to change entire industry, country and even the world".

The function of leadership is to produce more leaders, not more followers.

- Ralph Nader



### নাজমা খাতুন

নাজমা খাতুন, হতে পারতো অন্যান্য অনেক নারীদের মতো শুধুই গৃহিণী। জীবনের গভিটাকে বেঁধে রাখতে পারতো শুধু স্বামী, সংসার আর চাকুরীর মধ্যে। জীবনটা হতে পারতো অন্যের উপর নির্ভরশীল। কিন্তু এসব সভাবনাকে উড়িয়ে দিয়ে, একজন সফল, আত্মবিশ্বাসী এবং আত্মনির্ভরশীল ব্যবসায়ী হিসেবে প্রতিষ্ঠিত করলেন নিজেকে। অনেকটা গল্লের মতোই তার প্রতিষ্ঠিত হওয়ার কাহিনী। ২০০৫ সালে মাত্র ২০,০০০ টাকা, একটি মেশিন ও অনেক স্বপ্ন নিয়ে শুরু করলেন একটি জুতার কারখানা। প্রথম প্রথম চাকুরী, সংসার ও ব্যবসায় তিনটি মিলাতে বেশ হিমশিমই থেকে হয়েছিল। কিন্তু যে তার লক্ষ্যের প্রতি দৃঢ়প্রত্যয়ী তাকে আটকে রাখার সাধ্য কার? SCITI থেকে “উদ্যোক্তা উন্নয়ন” এবং “মানব সম্পদ ব্যবস্থাপনা” শীর্ষক প্রশিক্ষণ তার লক্ষ্য বাস্তবায়নের পথ আরো স্পষ্ট করে দেয়।

ব্যবসায়ের ক্ষতির কারণগুলো চিহ্নিত করা এবং জনবল ব্যবস্থাপনার কাজটি হয়ে যায় আরো সহজ। এরই মাঝে বিভিন্ন সমস্যার সম্মুখীন শেষে, ব্যাংক খণ্ড নিয়ে, রাতদিন পরিশুম করে ব্যবসায় সম্প্রসারণ চলাতে থাকে। একে একে অর্ডারের পরিমাণ বাড়তে থাকে। কাজের সুনাম এবং সুন্দর ব্যবস্থাপনার খ্যাতি ছড়িয়ে পড়াতে অর্ডার আসতে থাকে অনেক বড় বড় প্রতিষ্ঠানগুলো থেকেও। যার মধ্যে বে-এমপোরিয়াম, জেসিস কোম্পানি, বাটা অন্যতম। শত সমস্যার মাঝেও হাল ছেড়ে না দেয়া, কঠিন পরিশুম এবং লক্ষ্য অন্ড থাকা তার জীবনের দিক পরিবর্তন করে দেয়। বর্তমানে তার কারখানার মোট বিনিয়োগের পরিমান প্রায় ১ কোটি টাকা। কারখানার মোট জনবল ৩০ জন। ব্যবসায়ের লাভ থেকে কিনেছেন ৪৫ লক্ষ টাকার একটি ফ্লাটও। চলার পথ থেমে থাকবেনা এখানেও, ব্যবসায় কে আরো বড় করতে হবে, প্রতিষ্ঠিত করতে হবে সমাজকে। দায়িত্ব অনেক বড়।



### সাইফুল ইসলাম, আখাদ ইকবাল ও আশিকুল ইসলাম খান

সাইফুল ইসলাম, আখাদ ইকবাল এবং আশিকুল ইসলাম খান “পড়াচি আবার চাকুরিও দিচ্ছি”, এই মতধারার অন্যতম উদাহরণ, এই তিনি তরুণ। তিনি জনই তিনটি ই-শপের নির্বাহী কর্মকর্তা। স্বপ্ন নিয়ে প্রতিষ্ঠিত করেছেন, যথাক্রমে “আমার গ্যাজেট”, “গদিঘর ডটকম” এবং “প্রিয়শপ ডটকম” নামের ই-শপ। তিনজনই ছাত্র আবার সেই সাথে উদ্যোক্তাও। ভার্যাল জগতে বিক্রি করছেন কম্পিউটার, মুঠোফোন, ইলেক্ট্রনিকস উপহার সামগ্রী, কারপণ্যসহ জীবন যাপনের আরো নানান পণ্য। তাদের মতে, স্বল্প মূলধন, একটু কারিগরি দক্ষতা আর অনেক দৈর্ঘ্য থাকলে এই ধরনের ব্যবসায়ে সফল হওয়া অনেক সহজ। তবে তার আগে প্রয়োজন “সদিচ্ছা”। পরিবারের বোৰা না হয়ে এখন নিজেদের আয়ে পরিবারকে সহযোগিতা করছেন এই তিনি তরুণ উদ্যোক্তা।

গল্লের মতো মনে হলেও সত্যি ড্যাফোডিল ইন্টারন্যাশনাল ইউনিভার্সিটির সাইফুল ইসলামের এক বন্ধু তাকে কিছুদিন আগে চাকুরীর প্রস্তাব দেয়, যার কিছুদিন পর তার প্রতিষ্ঠানেই - ওই একই বেতনে একজনকে চাকুরী দেয় সে। ক্লাশ বা পরীক্ষার চাপ তাদের উদ্যোক্তা হতে বাধা হয়ে দাঁড়াতে পারেনি, বরং অন্য সব তরুণদের জন্য উদাহরণ হয়ে উঠেছেন। সচ্ছলভাবে নিজেদের পড়াশোনার খরচ ছাড়াও পরিবারকে সহযোগিতা করছেন তারা।

এই তিনি তরুণ উদ্যোক্তা প্রমাণ করলো বয়স বা পড়াশোনা কখনোই ব্যবসায়ের জন্য প্রতিবন্ধক হতে পারে না। দৃঢ় প্রত্যয় ও উদ্যোক্তা হওয়ার ইচ্ছা থাকলে যে কোন বয়সে, শূন্য থেকেও শুরু করা যায়। এসব তরুণ উদ্যোক্তারা এগিয়ে আসুক বাংলাদেশের অর্থনীতির পরিবর্তনে। একটি সুন্দর বাংলাদেশের অপেক্ষায় আছি আমরাও।

An ounce of action is worth a ton of theory.

– Ralph Waldo Emerson



মোহাম্মদ আরিফুর রহমান  
ফ্রিলেন্সার অ্যান্ড বিজেনেস ওনার, স্পিড প্লাস নেটওয়ার্ক

১০০২ সালে আরিফুর রহমান বিজ্ঞান বিভাগ থেকে এইচএসসি পাস করে। ফলাফল আশানুরূপ না হওয়ায় ভালো কোন শিক্ষাপ্রতিষ্ঠানে ভর্তি হওয়ার সুযোগ পাননি। পরিবারের একমাত্র উপার্জনশীল ব্যক্তি তার বাবা ঢাকা বিশ্ববিদ্যালয়ের একজন কর্মকর্তা। তার বাবার আয় সীমিত হওয়ায় বেসরকারী বিশ্ববিদ্যালয়ে ভর্তি হতে পারেনি সে সময়। এইচএসসি'র পাঠ্যক্রমে কম্পিউটার বিষয়টি অর্থভূক্ত থাকায় বাসায় তার নিজের একটি কম্পিউটার ছিল। তিনি তার এলাকায় একটি কম্পিউটার সার্ভিসিং-এর দোকানে কম্পিউটার হার্ডওয়ার ও ট্রাবল শুটিং শিখেছিলেন। তার এলাকায় একজন ইন্টারনেট ব্যবসায়ীর অফিসে গিয়ে তিনি ইন্টারনেট ও নেটওয়ার্ক সম্পর্কে শিক্ষা লাভ করেন এবং নিজে Cyber Café ও ইন্টারনেট ব্যবসা শুরু করেন। একটি টেবিল, ঢাকা চেয়ার, একটি বেঞ্চ, একটি টিউব লাইট ও একটি ফ্যান কিনে অফিস কার্যক্রম শুরু করেন।

এ ব্যবসায় উপার্জিত আয় থেকে তিনি একটি বেসরকারী বিশ্ববিদ্যালয়ে ভর্তি হয়ে তার লেখাপড়া চালিয়ে যাচ্ছেন। পড়ালেখার পাশাপাশি ফ্রিলেন্সিং ব্যবসা, ওয়েব ডিজাইন এবং সফটওয়্যার ডেভেলপমেন্ট খাতে তার ব্যবসা বিস্তার করেন। এভাবেই তিনি তার নিজের প্রতিষ্ঠান “নক্ষত্র ল্যাব” গড়ে তোলেন। নক্ষত্র ল্যাব থেকে বাংলা ভাষায় একটি পুর্ণাঙ্গ প্রোটোল nokkhotro.com এর কারিগরি উন্নয়ন এবং পৃষ্ঠপোষণ করছেন। তিনি আশা করেন “নক্ষত্র” নিয়ে তিনি একদিন সারা বিশ্বে পরিচিত হয়ে বাংলাদেশ এর জন্য গৌরব বয়ে আনবেন।



মোঃ শফিউল আলম, আইটি উদ্যোক্তা

শুধু ব্যক্তিগত কিছু সম্পর্ক, প্রচন্ড আত্মবিশ্বাস এবং সাহসকে পুঁজি করে পথ ঢলা শুরু এই তরুণ উদ্যোক্তার অন্য অনেক মধ্যবর্তী পরিবারের গতানুগতিক চিন্তাধারা থেকে বের হয়ে আসা অনেকটাই চ্যালেঞ্জিং ছিল শফিউল এর জন্য। অন্য সবার মতো ডাক্তার হবো, ইঞ্জিনিয়ার হবো এই ধরনের মানসিকতা থেকেই কম্পিউটিং সিস্টেমের উপর গ্রাজুয়েশন সম্পন্ন করেন।

পড়ালেখার পাশাপাশি শফিউল উদ্যোক্তা হওয়ার ইচ্ছাকে লালন করে। এ অনুভূতি থেকে উদ্যোক্তা হিসেবে নিজের একটি আইটি ফার্ম খোলেন ২০১০ সালে। কিছু বন্ধুর কিছু সম্পর্ক এবং ছেট্ট একটি অফিস নিয়ে তার আইটি ফার্ম-এর যাত্রা শুরু।

বর্তমানে তার প্রতিষ্ঠানের মাসিক আয় প্রায় ১০ থেকে ১২ লাখ টাকা এবং তার প্রতিষ্ঠানে ১৫ জন লোকের কর্মসংস্থান হচ্ছে।

আন্তর্জাতিক প্রেক্ষাপটেও শফিউল বেশ সুনামের সাথে কাজ করে যাচ্ছে। খুব শ্রীমুহাই শফিউল Canadian Public United Technology Company- এর সাথে কাজ করার লক্ষ্যে তার ব্যবসায় সম্প্রসারণ করতে যাচ্ছে। বাংলাদেশসহ এশিয়া অঞ্চলের বিভিন্ন দেশে মোবাইল রেমিটেন্স ও মোবাইল ব্যাংকিং সেবা খাতে তার ব্যবসার পরিধি বিস্তারের প্রচেষ্টা রয়েছে শফিউলের।

# CHAPTER 11

## Financing Products & Services for SMEs of Banks & NBFIs

Agrani Bank Ltd.

AB BANK Ltd.

Bangladesh Development Bank Ltd.

Bank Asia Ltd.

BASIC Bank Ltd.

BD Finance Ltd.

The City Bank Ltd.

Dhaka Bank Ltd.

Dutch Bangla Bank Ltd.

Eastern Bank Ltd.

Export Import Bank of Bangladesh Ltd.

First Security Islami Bank Ltd.

IDLC Finance Ltd.

IFIC Bank Ltd.

Islami Bank Bangladesh Ltd.

Janata Bank Ltd.

Lanka Bangla Finance Ltd.

Mercantile Bank Ltd.

MIDAS Financing Ltd.

Mutual Trust Bank Ltd.

National Bank Ltd.

National Finance Ltd.

NCC Bank Ltd.

NRB Bank Ltd.

One Bank Ltd.

The Premier Bank Ltd.

Prime Bank Ltd.

Pubali Bank Ltd.

Rupali Bank Ltd.

Standard Bank Ltd.

Sonali Bank Ltd.

Southeast Bank Ltd.

Standard Chartered Bank

Shahjalal Islami Bank Ltd.

Trust Bank Ltd.

United Commercial Bank Ltd.

Uttara Bank Ltd.



# Agrani Bank Limited



## **01. Introduction:**

'Agrani Bank Limited' started its journey as a Public Limited Company on 17 May 2007 and took over the business, assets, liabilities, rights and obligations of the former 'Agrani Bank', which emerged as a Nationalized Commercial Bank in 1972, pursuant to the Bangladesh Banks Nationalization Order 1972 (President's Order No. 26 of 1972), on a going concern basis through a Vendor's Agreement. The Agreement was signed between the Ministry of Finance, Government of the People's Republic of Bangladesh on behalf of the former Agrani Bank and the Board of Directors of the Bank on behalf of Agrani Bank Limited on 15 November 2007 with retrospective effect from 01 July 2007.

The Bank has 895 Branches as of 10 September 2013. The Bank has, however, 6 wholly owned subsidiary companies named 'Agrani Exchange House (Private) Ltd.' in Singapore, 'Agrani Remittance House SDN, BHD' in Kuala Lumpur, Malaysia, Agrani Remittance House Canada Inc., Agrani Exchange Company (Australia) Pty. Ltd., 'Agrani Equity and Investment Limited' and 'Agrani SME Financing Company Limited'.

## **02. Small & Medium Enterprise (SME):**

SME is a thrust sector. This sector is labor intensive with short gestation period. It is treated as income generating machine and driving force of industrialization. It can play a pivotal role in achieving Millennium Development Goals (MDGs), especially eradication of extreme poverty and hunger, gender equality and women empowerment. The Government of Bangladesh and Bangladesh Bank have taken various initiatives for the development of SMEs. As a development partner, Agrani Bank Limited has also been operating various credit operations for the development of SMEs.

## **03. SME Financing in Agrani Bank Limited:**

SME financing began in 2005 as per Prudential Guide Lines introduced by Bangladesh Bank. Since then, the bank has taken a number of initiatives to develop SMEs such as, creation of separate SME Credit Division, intensive credit operation as per guidelines of Bangladesh Bank, credit operation through all branches of the bank, sufficient budget allocation for disbursement, area approach/cluster based loan disbursement, introduction of separate credit program for the women, establishment of SME Desks,

Women Entrepreneurs Dedicated Desks and SME monitoring cells, appointment of SME focal officers, colorful participation in SME fairs and other promotional activities.

## **04. SME position in Agrani Bank Limited :**

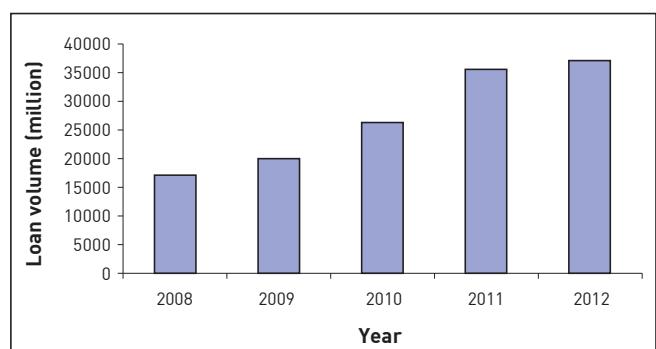
(Tk in crore)

Nature of loan	Disbursement Target/2013	Disbursement up to September/2013		Outstanding amount as on September/2013	
		Number	Amount	Number	Amount (Cumulative)
Small Enterprises	1167.00	8879	697.44	34958	3777.73
Medium enterprises	603.00	228	274.04	1270	2055.11
Micro Enterprise	160.00	4922	27.58	43833	92.02
Total	1930.00	14029	998.06	80051	5924.86

## **Growth of SME in Agrani Bank Limited:**

As a state owned commercial bank, the Agrani Bank Limited has given more emphasis to the SME financing which resulted in remarkable growth of SMEs. The previous five years growths of SMEs are shown in the tabular and graphical forms below:

Year	Loan Disbursed (BDT in million)		Loan Outstanding (BDT in million)	
	Number	Amount	Number	Amount
2008	13728	8676	25082	17250
2009	12092	8745	27262	19921
2010	14519	12100	29948	26059
2011	15030	11791	33872	35553
2012	13317	12496	32823	36500



## **05. Priority to the Small Entrepreneurs:**

Among the SMEs, the small enterprises have more prospects for generating income, reducing unemployment and achieving economic growth. Keeping this in view, the bank has given priority to deliver credits to the small entrepreneurs. As a result, the bank are able to deliver almost 70% of total SME credit portfolio to the small entrepreneurs.

## **06. Special attention to the Women Entrepreneurs:**

The women are the most disadvantaged group in access to finance. But they are capable enough to operate any financial activities. Keeping this in mind, Agrani Bank Limited has introduced a special women credit program under the caption Nari Agrani. Through Nari Agrani, the bank has ensured credits to the eligible and interested women. Under the program, the women can avail credit with only 10% interest per annum. Giving importance to the women, the bank has established Women Entrepreneurs Dedicated Desk in all potential branches. Moreover, the bank has allocated sufficient credit disbursement budget for the women entrepreneurs (20% of the total budget). Thus the bank is bringing the women into the development activities of the country.

## **07. Environment friendly Banking:**

The environment friendly banking in others words Green Banking is a new concept in our country. To speak, it is an innovation of Bangladesh Bank. But it is an older and very much popular issue in the western world. However, from Corporate Social Responsibilities (CSR), Agrani Bank Limited has introduced environment friendly in house and out house green banking. The bank has already introduced a credit line for green financing to the sectors like solar energy, bio-gas plant and effluent treatment plant. Under in house green banking, the bank has introduced on-line banking services. The bank has ensured fast banking services to the people by electronic fund transfer, automated clearing house, e-cash, ATM booth, e-mail and other digital systems. These digital efforts of the bank are undoubtedly helping in building up the 'Digital Bangladesh'.

## **08. Area approach/cluster based SME financing:**

For rapid growth, lower risk and intensive monitoring facilities, Agrani Bank Limited has taken into consideration to ensure the area approach and cluster based SME financing. With a view to do so, the bank has instructed its 29 potential branches to disburse cluster based SME loan after cluster identification. The handicrafts, light engineering, hardware, husking mills, chatal, flower cultivation etc. are the main clusters identified by the Bank.

## **09. NGO Linkage Program of ABL:**

Agrani Bank Limited is a pioneer bank in expanding credits through the competent NGOs. The bank engaged different NGOs for expanding the SME credit services. The bank has already delivered a total loan of

Tk. 800 millions to the BRAC and 110 millions to MIDAS as whole sale credits with soft terms and conditions. As retailers, they have re-lent the same to the SME people.

## **10. Foreign Aided Credit Programs:**

Agrani Bank Limited has been utilizing its own fund and the foreign fund for the credit operation. The credit programs namely EGPRP and MSFSCIP (Kurigram) are being successfully operated by the bank under the financial assistance of IFAD. Under the program EGPRP, the bank extending credits to the people through its 167 branches. On the other hand, the credit program like SEDP is running smoothly with the financial assistance of NORAD. To ensure better credit services, the SEDP is converted into a subsidiary company of Agrani Bank Limited named 'The Agrani SME Financing Company Limited' recently.

## **11. SME Products/programs of Agrani Bank Limited:**

In SME financing, Agrani Bank Limited has introduced several credit products/programs. Such as:

- (1) Nari Agrani.
- (2) Employment Generation Project for the Rural Poor (EGPRP).
- (3) Special Micro Credit Program (SMCP).
- (4) Daridra Bimochon Karmasuchi (DABIK).
- (5) Loan for Disabled Persons (LDP).
- (6) Small Credit Program for Women (SCPW).
- (7) Special Commercial Loan Program (SCLP).
- (8) Marginal and Small Farm System Crop Intensification Project (MSFSCIP).
- (9) SME Small Transport Credit Program (SMESTCP).
- (10) Solar Energy, Bio-gas and Effluent Treatment Plant Credit Scheme (SBETPCS) etc.

## **12. SME Vision-2013:**

Agrani Bank Limited has a wide vision for the year 2013. Under the vision, the SME credit would be extended to the door step of the people. Consistent with the vision, sufficient credit disbursement budget has already been allocated for the year 2013. An action plan has been worked out with a view to providing training to the managers and SME credit officers for extending better SME credit services. A country wide SME database system would be developed within the year 2013. Special attention would be given to the green sectors. For extending SME credit, the bank decided to participate in the refinance scheme introduced by the Bangladesh Bank. Apart from this, over all SME activities would be geared up so that the bank can earn a glorified position.

# AB Bank Limited



## AB's SME Business:

Small and Medium sized Enterprises (SMEs) are playing increasingly important role as Engines of economic growth of Bangladesh. There is a broad consensus that a vibrant SME sector is one of the principal driving forces in the development of the economy of Bangladesh. SMEs stipulate private ownership and entrepreneurial skills and can adapt quickly to changing market situation, generate employment, help diversity economic activities and make significant contribution to exports and trade. Keeping pace with the ongoing progressive changes in SME sector in Bangladesh AB has been relentlessly serving the entrepreneurs establishing a separate division named "SME Division" since 2008 to give emphasis on SME financing, to ensure regulation, supervision and monitoring of SME's. SME Division is the focal point of all

SME related issues, programs and projects and responsible for providing best financial solution to its customers. Management's strong commitment towards SME Banking, appropriate policy guideline, customized products for customers, consolidated database, compliance culture lead the SME Division to further higher platform of SME Banking in the country. AB's SME consecutively stood 4th among Banks operating in the country-in terms of SME Loan Disbursement in 2012.

Core Competencies:	Products:
Activities guided by Bank's approved SME Policy Risk Management Capacity Diversified Credit Portfolio. Portfolio is well secured. Tailor made products for its customers. Consolidated database. Supervision and Monitoring Compliance.	Overdrafts Time loan Term loan Letter of Credit Trust Receipt Loan against Accepted Bill

## SME Special Products:

PRODUCT NAME		GATI
Purpose	:	Working Capital/Additional Working requirements of businesses.
Loan Amount	:	Maximum TK 500.00 lac
Determination of Limit	:	Limit will be determined by the stock and/or volume of sales
Interest Rate	:	15% p.a. - 18% p.a.
Tenor	:	Maximum 3 [three] years
Repayment	:	Through EMI/ Lump sum

PRODUCT NAME		PROSHAR
Purpose	:	Long Term finance for infrastructure development /capacity building etc.; i.e. Term Loan for expansion & BMRE.
Loan Amount	:	Maximum TK 500.00 lac
Interest Rate	:	15% p.a. - 18% p.a.
Tenor	:	Maximum 5 [Five] years
Repayment	:	Through EMI *Moratorium period: maximum 6 (six) months

PRODUCT NAME		DIGUN
Purpose	:	Double amount of loan against value of the savings instrument (ABBL FDR, DDS) to meet any type of business requirement
Loan Amount	:	TK 10.00 lac to TK 100.00 lac
Interest Rate	:	8.00% above the instrument interest rate p.a.
Tenor	:	Maximum 3 [three] years
Repayment	:	Through EMI/ Lump sum
Condition	:	Deposit Instrument will not be released before adjustment of the loan

PRODUCT NAME		SATHI
Purpose	:	Term loan for CNG Refueling conversion/ Light Engineering/ project finance (package deal including non-funded)
Loan Amount	:	Maximum TK 500.00 lac
Interest Rate	:	15.00% p.a. to 18.00% p.a.
Service Charge	:	depends on loan amount
Tenor	:	Maximum 5 [Five] years
Repayment	:	Through EMI *Moratorium period: maximum 6 (six) months

<b>PRODUCT NAME</b>		<b>CHHOTO PUJI</b>
<b>Purpose</b>	:	Collateral free loan for working capital/fixed investment requirement
<b>Maximum Loan Amount</b>	:	Up to Tk 10.00 lac (For both Urban and Rural Branches)
<b>Interest Rate</b>	:	15% p.a. to 18% p.a.
<b>Tenor</b>	:	Maximum 3 (three) years
<b>Repayment</b>	:	Through EMI/ Lump sum

<b>PRODUCT NAME</b>		<b>UDDOG</b>
<b>Purpose</b>	:	Loan for new entrepreneur/ business. (for working capital as well as fixed capital investment)
<b>Loan Amount</b>	:	Maximum TK 50.00 lac
<b>Interest Rate</b>	:	15% p.a. - 18% p.a.
<b>Tenor</b>	:	Maximum 3 (three) years
<b>Repayment</b>	:	Through EMI/ Lump sum

<b>PRODUCT NAME</b>		<b>AWPARAJITA</b>
<b>Purpose</b>	:	A loan facility for meeting working capital requirement as well as fixed investment in businesses for Women Entrepreneurs
<b>Loan Amount</b>	:	Maximum: TK 2 Crore (Collateral free maximum Limit is TK 25 Lac)
<b>Interest Rate</b>	:	*up to TK 50.00 Lac - 10% p.a. *: above TK 50.00 Lac - 15% p.a. to 18% p.a.
<b>Tenor</b>	:	Maximum 3 (three) years
<b>Repayment</b>	:	Through EMI/Lump sum/ continuous payment like OD

<b>PRODUCT NAME</b>		<b>PROGATI</b>
<b>Type</b>	SME Business Account (Current Account) with maximum returns.	
<b>Features</b>	<ul style="list-style-type: none"> <li>Interest bearing Business Account (interest on daily balance).</li> <li>Only SME Customers can open this account if they have valid Trade License/ Partnership deed/documents for Limited Liability Company issued by proper authority to conduct the business.</li> <li>No inter- city transaction fee up to Tk. 10.00 lac</li> <li>Cost free ATM/ Debit Card for the 1st year.</li> <li>Free SMS banking for the 1st year.</li> <li>No Account maintenance fee for the 1<sup>st</sup> year.</li> </ul>	
<b>Rates</b>	<b>Balance</b>	<b>Rate</b>
	Less than Tk.25,000/-	0.00%
	Tk.25,000/- to Tk.4,99,999/-	3.00%
	Tk.5,00,000/- to Tk.9,99,999/-	4.00%
	Tk. 10,00,000/-and Above	5.00%

The Bank reserves the right to vary interest rate from time to time.

AB Bank operates its SME programs through its 86 branches and 11 SME Centers across the country. "SME Desks" and "Women Entrepreneurs Dedicated Desks" have been established in every branch. Regional Focal

Person was also appointed to ensure proper services and handle queries and complains of the customers. A good number of sales persons working in the SME Centers. The main objective of the SME Centers is to take the banking services and products to SME's door-steps, provide advisory service with the view of financial inclusion and searching new entrepreneurs.

# বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড



## ০১। এসএমই ডিপার্টমেন্ট

বাংলাদেশের সরকার এসএমই খাতের উন্নয়নকে শিল্পায়নের চালিকাশক্তি হিসেবে গ্রহণ করে এটিকে অগ্রাধিকার খাত হিসেবে চিহ্নিত করেছে। সে প্রেক্ষিতে বাংলাদেশ ব্যাংক ও সরকারের নীতিমালার সাথে সঙ্গতি রেখে বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিঃ এসএমই কার্যক্রমের লক্ষ্য অর্জনে সক্রিয়ভাবে সচেষ্ট।

এসএমই খাতকে অর্থনৈতিক উন্নয়নের অন্যতম এজেন্ট বিবেচনায় প্রত্যেক অর্থ বছরে বিডিবিএল কর্তৃক বাংসরিক ঋণ বিতরণের লক্ষ্যমাত্রার সাথে এসএমই ঋণের লক্ষ্যমাত্রা নির্ধারণ করা হয়। নির্ধারিত এ লক্ষ্যমাত্রা অনুযায়ী ক্ষুদ্র, মাঝারি ও মহিলা উদ্যোক্তা ভিত্তিক এসএমই ঋণ বিতরণ করা হয়। অঞ্চল ভিত্তিক শিল্প/উৎপাদন, শিল্পের ধরণ, অর্থাৎ যে এলাকা যে শিল্পের জন্য বিখ্যাত বোংগোলিক কারণে যে এলাকায় যে শিল্প গড়ে উঠেছে, সে এলাকার ব্যাংক শাখাগুলো এ শিল্পগুলোকে গুরুত্ব দিয়ে Area Approach পদ্ধতিতে এসএমই ঋণ বিতরণ করা হচ্ছে।

## ০২। এসএমই ঋণ কার্যক্রম জোড়ার করার লক্ষ্য নির্ণয় পদক্ষেপ গ্রহণ করা হয়েছে :

- (ক) শাখাগুলো কর্তৃক এসএমই খাতে ঋণ বিতরণের লক্ষ্যমাত্রার অনুন ৪০% ক্ষুদ্র উদ্যোক্তাদের মাঝে বিতরণ করবে। অবশিষ্ট অংশ মাঝারি উদ্যোক্তাদের মাঝে বিতরণ করতে হবে।
- (খ) দেশে কর্মসংহান ও উৎপাদন বৃদ্ধিতে সহায়ক পরিবেশ সৃষ্টির লক্ষ্য শিল্প ও সেবা খাতকে অগ্রাধিকার প্রদান করা হয়েছে।
- (গ) বাংলাদেশের মোট জনসংখ্যার প্রায় ৫০ শতাংশই নারী। জনসংখ্যার এ কাঠামোর কারণে টেকসই অর্থনৈতিক প্রবৃদ্ধির জন্যে অর্থনৈতিক মূল স্তোত্রে নারীদের অংশগ্রহণ একান্তভাবেই অপরিহার্য। সে লক্ষ্য বিডিবিএল নারী উদ্যোক্তা ঋণ বিতরণে অগ্রাধিকার প্রদান করা হয়েছে।
- (ঘ) উদ্যোক্তাদের সাথে পারস্পারিক আলোচনার ভিত্তিতে উদ্যোক্তাদের যোগ্যতা যাচাইয়ের মাধ্যমে স্বাক্ষর উদ্যোক্তা নির্বাচন, এসএমই ঋণ প্রস্তাবনার বিষয়ে প্রয়োজনীয় পরামর্শ ও সহায়তা প্রদান, ব্যাংক এর ঋণ নীতিমালা, এসএমই সংজ্ঞান বিষয়ে সরকার এবং বাংলাদেশ ব্যাংক কর্তৃক প্রবর্তিত যাবতীয় নীতিমালা, শিল্পনীতি, আমদানী ও রপ্তানী নীতি সম্পর্কে অবহিতকরণ, প্রস্তাবিত ক্ষুদ্র ও মাঝারি শিল্প উৎপাদিত দ্রব্য বাজারজাতকরণ সম্পর্কে ধারণা প্রদান, সুদের হার, ঋণ পরিশোধ পদ্ধতি ইত্যাদি সম্পর্কে সুস্পষ্ট ধারণা প্রদানসহ স্বাক্ষর উদ্যোক্তা তৈরীতে সহায়তার জন্য হেড অফিসের এসএমই ডিপার্টমেন্ট এর পাশাপাশি সকল জোন অফিস ও ব্রাঞ্ছ সমূহে এসএমই সেল রয়েছে।
- (ঙ) বাংলাদেশ ব্যাংকের সাথে স্বাক্ষরিত ৪ টি পুনঃঅর্থায়ন চুক্তির আওতায় ঋণ প্রদানের ব্যবস্থা নেয়া হয়েছে।
- (চ) আউট-সোর্সিং পদ্ধতিতে NGO-Linkage Whole Sale Financing-এর ব্যবস্থা নেয়া হয়েছে।

## ০৩। এসএমই ঋণসীমা :

### প্রকরণ/মেয়াদী ঋণ :

স্থল এন্টারপ্রাইজ (সেবা ও ব্যবসা) : ৫০,০০০/- টাকা থেকে ২৫.০০ লক্ষ টাকা পর্যন্ত।

স্থল এন্টারপ্রাইজ (শিল্প/উৎপাদন) : ৫০,০০০/- টাকার উর্ধ্বে, তবে ৫০.০০ লক্ষ টাকা পর্যন্ত।

মিডিয়াম এন্টারপ্রাইজ (সেবা ও ব্যবসা) : ২৫.০০ লক্ষ টাকার উর্ধ্বে, তবে ৩.০০ কোটি টাকা পর্যন্ত।

মিডিয়াম এন্টারপ্রাইজ (শিল্প/উৎপাদন) : ৫০.০০ লক্ষ টাকার উর্ধ্বে, তবে ৭.৫০ কোটি টাকা পর্যন্ত।

### চলতি মূলধন/নগদ ঋণ :

স্থল এন্টারপ্রাইজ (সেবা ও ব্যবসা) : ৫০,০০০/- টাকা থেকে ২৫.০০ লক্ষ টাকা পর্যন্ত।

স্থল এন্টারপ্রাইজ (শিল্প/উৎপাদন) : ৫০,০০০/- টাকার উর্ধ্বে, তবে ৫০.০০ লক্ষ টাকা পর্যন্ত।

মিডিয়াম এন্টারপ্রাইজ (সেবা ও ব্যবসা) : ২৫.০০ লক্ষ টাকার উর্ধ্বে, তবে ৩.০০ কোটি টাকা পর্যন্ত।

মিডিয়াম এন্টারপ্রাইজ (শিল্প/উৎপাদন) : ৫০.০০ লক্ষ টাকার উর্ধ্বে, তবে ৭.৫০ কোটি টাকা পর্যন্ত।

## ০৪। ঋণ ইকুইটির অনুপাত :

(ক) ৫০.০০ লক্ষ টাকা পর্যন্ত এসএমই খাতে অর্থায়নে ঋণ ইকুইটির অনুপাত হবে ৬০ % : ৮০;

(খ) ৫০.০০ লক্ষ টাকার উর্ধ্বের এসএমই খাতে অর্থায়নে ঋণ ইকুইটির অনুপাত হবে ৫০ % : ৫০।

## ০৫। জামানত :

(ক) ৫.০০ লাখ টাকা পর্যন্ত ঋণের ক্ষেত্রে জামানত/সহজামানতবিহীন ঋণ প্রদান করা হয়। তবে, নারী উদ্যোক্তাদের ক্ষেত্রে ১০.০০ লাখ টাকা পর্যন্ত জামানতবিহীন ঋণ প্রদান করা হয়।

(খ) ৫.০০ লাখ টাকার উর্ধ্বে (নারী উদ্যোক্তাদের ক্ষেত্রে ১০.০০ লাখ টাকার উর্ধ্বে) ঋণের জন্য ১.৫০ গুণ জামানত/সহজামানত গ্রহণ করা হয়।

## ০৬। এসএমই প্রোডাক্টস :

এসএমই এর উদ্যোক্তাগণকে প্রাচলিত শিল্প/ব্যবসা খাত ভিত্তিক অর্থায়নের পাশাপাশি প্রোডাক্ট ভিত্তিক অর্থায়নের উপর গুরুত্ব দিতে হবে। এ লক্ষ্যে, নিম্ন লিখিত ৪(চার) টি এসএমই প্রোডাক্ট সংযোজন করা হয়েছে :

### ১। “আশার আলো” (নারী উদ্যোক্তা ঋণ)

#### খণ্ডের বৈশিষ্ট্য :

- ঋণ প্রস্তাব প্রণয়নে সর্বপ্রকার পরামর্শ প্রদান ;
- স্বল্প সময়ে ঋণ মঞ্জুরী ও বিতরণ ;
- সহজ শর্তে ও নমনীয় সুদে (বর্তমানে ১৪% হারে ত্রৈমাসিক ভিত্তিতে) ঋণ প্রদান। পুনঃ অর্থায়ন ক্ষীমতের সুবিধা প্রাপ্তি সাপেক্ষে ব্যাংক রেট (৫%) + ৫% বসর্বোচ্চ ১০% ধার্য করণ। তবে, সুদের হার পরিবর্তনশীল;

- তৎমূল নারী উদ্যোক্তাদের জন্য সতরঙ্গি ক্লাষ্টারে ৯% সুদে ঋণ প্রদান;
  - প্রকল্প/ব্যবসার উৎপাদন ও বিপনন চক্রের সাথে সমন্বয় করে ১ থেকে ৫ বছরের মধ্যে সহজ কিসিতে ঋণ পরিশোধের সুযোগ ;
  - গ্রেস প্রিরিয়ড সর্বোচ্চ ১২ মাস;
  - নিম্নিষ্ঠ ঋণ সীমা (বর্তমানে ১০.০০ লাখ টাকা) পর্যন্ত জামানত বিহীন ঋণ প্রদান। ১০.০০ লক্ষ টাকার উর্ধ্বে ঋণের ক্ষেত্রে ঋণের ১.২৫ গুণ স্থায়ী সম্পদ জামানত প্রদান;
  - ক্ষুদ্র ঋণের ক্ষেত্রে ৬০%৪০ হারে এবং মাঝারী ঋণের ক্ষেত্রে ৫০%৫০ হারে ঋণ ও সম-মূলধন অনুপাত নির্ধারণ;
  - কমপক্ষে ১ বছরের শিল্প/ব্যবসা পরিচালনার অভিজ্ঞতা থাকতে হবে;
  - বৈধ ট্রেড লাইসেন্সধারী হতে হবে ।
- ২। “কলের চাকা টাকার ঝাঁকা” (শিল্প/সেবা ঋণ)**
- ঋণের বৈশিষ্ট্য:**
- স্বল্প সময়ে ঋণ মঞ্জুরী ও বিতরণ;
  - সহজ শর্তে ও নমনীয় হারে সুদ ধার্য (বর্তমানে প্রকল্প ঋণ ১৫%, চলতি/নগদ ঋণ ১৫%);
  - মাসিক/ত্রৈমাসিক/বার্ষিক কিসিতে সর্বোচ্চ ৫ বছরে ঋণ পরিশোধের সুযোগ;
  - ১ বছর মেয়াদী চলতি মূলধন/ক্যাশ ক্রেডিট সুবিধা প্রদান;
  - ঋণের বিপরীতে স্থায়ী সম্পদ অনুপাত ১.২৫ গুণ নির্ধারণ;
  - ক্ষুদ্র ঋণের ক্ষেত্রে ৬০%৪০ এবং মাঝারী ঋণের ক্ষেত্রে ৫০%৫০ ঋণ ও সম-মূলধন অনুপাত নির্ধারণ;
  - কমপক্ষে ১ বছরের শিল্প/ব্যবসা পরিচালনার অভিজ্ঞতা থাকতে হবে;
  - বৈধ ট্রেড লাইসেন্সধারী হতে হবে;
  - ইকুইটি বিনিয়োগ সক্ষম হতে হবে;
  - শিল্প ব্যবসা পরিচালনায় উদ্যোগী হতে হবে ।
- ৩। “খামার বাড়ী” (ক্রমি পণ্য প্রক্রিয়াজাতকরণ ঋণ)**
- ঋণের বৈশিষ্ট্য :**
- স্বল্প সময়ে ঋণ মঞ্জুরী ও বিতরণ;
  - সহজ শর্তে ও নমনীয় হারে সুদ ধার্য (বর্তমানে প্রকল্প ঋণ ১৫%, চলতি/নগদ ঋণ ১৫%, পুনঃঅর্থায়ন ঋণ সুবিধা প্রাপ্তি সাপেক্ষে সর্বোচ্চ ১০% হারে ধার্য);
  - মাসিক/ত্রৈমাসিক/বার্ষিক কিসিতে সর্বোচ্চ ৫ বছরে ঋণ পরিশোধের সুযোগ;
  - ১ বছর মেয়াদী চলতি মূলধন/ক্যাশ ক্রেডিট সুবিধা প্রদান;
  - ঋণের বিপরীতে স্থায়ী সম্পদ অনুপাত ১.২৫ গুণ নির্ধারণ;
  - ক্ষুদ্র ঋণের ক্ষেত্রে ৬০%৪০ এবং মাঝারী ঋণের ক্ষেত্রে ৫০%৫০ ঋণ ও সম-মূলধন অনুপাত নির্ধারণ;
  - কমপক্ষে ১ বছরের শিল্প/ব্যবসা পরিচালনার অভিজ্ঞতা থাকতে হবে;
  - বৈধ ট্রেড লাইসেন্সধারী হতে হবে;
  - ইকুইটি বিনিয়োগ সক্ষম হতে হবে;
  - শিল্প ব্যবসা পরিচালনায় উদ্যোগী হতে হবে ।
- ৪। “প্রসার” (ব্যবসা ঋণ)**
- ঋণের বৈশিষ্ট্য:**
- দ্রুততম সময়ে ঋণ মঞ্জুরী ও বিতরণ ;
  - মাসিক/ত্রৈমাসিক/বার্ষিক/বাংসরিক কিসিতে ঋণ পরিশোধের সুযোগ;
  - সহজ শর্তে ও নমনীয় হারে (বর্তমানে নারী উদ্যোগ্তা ১৪%, অন্যান্য ১৫%) সুদ ধার্য। সুদের হার পরিবর্তনশীল;
  - বংসরান্তে নবায়নের সুযোগসহ ১(এক) বছর মেয়াদী ক্যাশ ক্রেডিট সুবিধা প্রদান;
  - ঋণের বিপরীতে ঋণ সীমা আবৃত করে ব্যাংকের বিনিয়োগ নীতিমালা মোতাবেক প্রয়োজনীয় সহায়ক জামানত প্রদান;
  - কমপক্ষে ১ বছরের শিল্প/ব্যবসা পরিচালনার অভিজ্ঞতা থাকতে হবে;
  - বৈধ ট্রেড লাইসেন্সধারী হতে হবে ।

# Bank Asia Limited



Bank Asia Limited was incorporated on September 28, 1999 as a private commercial bank with the aim of contributing to the development of the economy by bringing superior quality technology driven banking products and services. In 2001 Bank Asia set a milestone by acquiring the Bangladesh operations of the Bank of Nova Scotia of Canada, first in the banking history of Bangladesh.

At the beginning of the year 2002, the bank again acquired the Bangladesh operations of Muslim Commercial Bank Limited of Pakistan. Bank Asia has associated Islamic banking, Off-shore banking, SME financing & many more specialized banking streams along with its core banking activities. To excel in this new era of technological triumph, Bank Asia has successfully introduced mobile banking, cutting edge Information Technology, state of the art network

## Vision

Bank Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Our vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

Small and Medium Enterprises have historically made significant contribution in economic advancement of different countries. Due to its manifold significance in economic development, economies around the world have taken SME financing very seriously. SME's have been well recognized for its role in employment generation, income distribution, enhancement of purchasing power and living standard of the people as

## Sondhi - Secured Trading

To meet working capital need for trading concern against acceptable collateral.

Loan limit Tk. 0.20 - 5.00 mln



solution, 24/7 ATM service & many other e-products. Bank Asia maintains an environment of strong corporate governance that helps to maintain its excellent brand image; reflected by consistent financial performance.

To accomplish sustainability, we focus more on strategic priorities measured by quantitative and qualitative determinants. Besides maintaining a sturdy growth, Bank Asia always prioritized in the structural and moral development of the society. From the very beginning it started its corporate social responsibility (CSR) activities for the development of our country's unprivileged segments in the areas of education, health, environment, sports, arts & cultures and the likes.

## Mission

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy.
- To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees.
- To become the most sought after bank in the country, rendering technology driven innovative services by our dedicated team of professionals.

well as eradication of poverty. Besides, the SME clients have been functioning as the backward linkage for large industries which facilitated them to grow over decades. In line with the Banks' greater intention to contribute to the entrepreneurship and economic development, Bank Asia has been sincerely putting its efforts to amplify its SME related activities through diversified product & services which is briefly narrated as follows;

## Shombridhi - Secured Manufacturing

To meet working capital need for manufacturing concern against acceptable collateral.

Loan limit Tk. 0.20 - 5.00 mln



### **Sheba - Secured Service**

To meet working capital need for service concern against acceptable collateral.

Loan limit Tk. 0.20 - 5.00 mln



### **Subidha - Unsecured Trading**

Facility extended to small scale trading enterprises for carrying out day to day activities without collateral.

Loan limit Tk. 0.20 - 0.80 mln



### **Sheba - Secured Service**

To meet working capital need for service concern against acceptable collateral.

Loan limit Tk. 0.20 - 5.00 mln



### **Utshob - Seasonal Business**

Supports business to meet the enhanced working capital requirement during different festival & seasonality

Loan limit Tk. 0.20 – 0.80 mln



### **Somadhan - Secured**

To finance working capital for business concern against acceptable collateral.

Loan limit Tk. 0.50 - 5.00 mln



### **Sristi - Unsecured Manufacturing**

Facility extended to small scale manufacturing enterprises for carrying out day to day activities without collateral.

Loan limit Tk. 0.20 - 0.80 mln



### **Subarno - Women Entrepreneur**

Suborno is a tailor made product for women led enterprises with special pricing.

Loan limit Tk. 0.20 - 5.00 mln (secured)

Loan limit Tk. 0.20 - 0.80 mln (unsecured)



# Basic Bank Limited



## BASIC BANK: PIONEER IN SME BANKING IN BANGLADESH

- BASIC Bank Limited, a state owned schedule bank in Bangladesh, from the very inception of its operation has been focusing primarily on the small and medium enterprises financing. This is the only bank in Bangladesh hawing spelled out mandate to provide 50% of loanable fund to Small & Medium industries.
- BASIC Bank Ltd, started its banking journey in 1989, mainly put focus to promote small scale industries in Bangladesh. Since then we are constantly striving to serve the small scale industries across the country. In doing so, the bank had a set of practice to finance 50 to 100 nos. of small industries per year, sized are not over Tk.50.00 Lac; the main purpose of this step is to boost up the small scale industries. Under this practice BASIC Bank finance more than two thousand of small industries most of which has become medium enterprises now. This very benchmark has been accepted by Bangladesh Bank and used all as a ceiling of small enterprise refinancing scheme financed by ADB, which enhanced to Tk.70.00 Lac now.
- BASIC Bank Ltd is the first bank which devoted all of its branches for small industry development. Our 64 branches throughout different districts are readily available to render our SME services to fulfill customer's financial requirement. We have no SME service center but our every branches works as virtual SME center where every employee is dedicated to provide all kinds of assistance regarding SME development.
- To extend the concept of SME at grassroots level, BASIC Bank Ltd as the first commercial bank in Bangladesh started micro financing and using NGOs as channel to provide micro credit. Micro Credit to the urban poor with a view to facilitate their access to formal financial market for mobilization of resource, empowerment of NGOs, escalating national output and employment generation simultaneously. Convinced with high success of BASIC, GoB as one of the implementing agents has come forward to implementing different agri-farming and business development project namely Bangladesh Agribusiness

Development Project (BADP), Agro based Industry Development Program & Second Crop Diversification Project (SCDP) funded by Asian Development Bank.

### Achievement in Micro Finance:

Cumulative no. of beneficiaries up to Sep'2013			Amount outstanding up to Sep'2013 (in crore Tk)	Rate of recovery
Female	Male	Total		
262230	76084	338314	137.89	97%

## CONTRIBUTION OF SME IN PORTFOLIO OF BASIC:

- SMEs tend by their very nature to show a far more volatile pattern of growth and earnings, with greater fluctuations than larger companies. Thus, SMEs are at a particularly severe disadvantage when trying to obtain financing relative to larger and more established firms. Nevertheless, BASIC Bank Ltd is constantly striving to finance these SMEs firms to flourish their business. We, BASIC Bank, never want that the idea behind inaugurating any business or the capital the owner wish to invest will go in vain for inadequate financing. For these reasons, we always focus on the nature of SMEs business and the business potentiality. Because our belief is that good business ensures our lending money back. So in our credit portfolio, SME comprises of more than 75% of share.

## PRESENT PORTFOLIO OF BASIC AND SME PORTION:

Total SME Industries/Enterprises (As on 30.09.2013)

No. of Projects/Enterprise	SME Loan Amount	Total Loan	% of SME Loan
5350	Tk. 8140.90 Crore	Tk.10201.24 Crore	80%

## SME Status of BASIC Bank Limited

### SME Growth of BASIC Bank Limited

SME Growth of BASIC Bank Limited				
Year	2010	2011	2012	2013 (Up to June'13)
Outstanding in Crore Tk.	3,368	4,070	6,157	7576
Growth	34%	21%	51%	23%
No. of SME Loan A/c	2778	5457	6179	6982

## BASIC BANK: PIONEER IN SME BANKING IN BANGLADESH

### LOAN PRODUCTS (All dedicated for SME):

1. Project finance - for procurement of industrial fixed assets including machinery and construction of factory shed.
2. Transport Loan (Mid Term) - for procurement of vehicles required for the project as well as vehicles to be used for commercial purpose.
3. BIP (Bid Instrument Purchase): This loan will be a product natured Demand Loan which will be allowed for purchase of individual instrument e.g. CDR/ PO/Bid Bond to meet the requirement of earnest money for participating in Tender/Bidding etc.
4. Work order finance (Short / Mid Term) - loan for execution of work/ supply orders of any reputed full/ semi/Autonomous government/local/ multinational public/highly accredited private body/ establishments.
5. Import (Short term loan) - Loan for procurement of merchandise required for the project through import.
6. Office renovation (Short term loan) - Loan for renovation of office premises.
7. Merchandise Loan (Short term loan) - Loan for procurement of merchandise.
8. Micro credit (Short Term/Mid Term Loan)- Loan to poor urban/ rural borrowers and farmers for poverty alleviation activities through NGOs/MFIs for utilization of the fund by the borrowers/beneficiaries under micro credit scheme of the bank.
9. Office appliances loan (Short term loan)- Loan for purchase of office appliances.
10. Delivery order (Short term loan)- Loan for execution of delivery orders of any reputed establishments
11. Agricultural/rural credit (Short Term & Mid Term Loan)- Loan for production of agricultural crops/ commodity, purchase of agricultural tools and equipment's, irrigation, poultry, dairy, fish farming, plantation and other income generating diversified activities.
12. Women Enterprise (Short Term & Mid Term Loan) - Loan exclusively for women entrepreneurs (BASIC KALYANI) involved in different types of economic activities which enable them to get self-reliant.
13. Leasing Company Finance (Term loan & Short Term Loan) - Wholesale Loan to leasing companies/financial institutes for onward lending to SME borrowers
14. CC (Hypothecation) -Facility against primary security of hypothecation of goods/ stock (raw materials as well as finished goods).
15. CC (Pledge) - Facility extended against security of pledge of goods/ stock (raw materials as well as finished goods).
16. Loan Against Imported Merchandise (LIM) - Loan against imported merchandise allowed either on pledge or hypothecation of goods imported through opening of L/C

17. Loan Against Trust Receipt (LTR) -Extended against trust receipts to the tested clients of the Bank when the documents covering an import shipment or other goods pledged to the Bank as security are given without payment.
18. Packing Credit (PC) - A short term advance granted to an exporter for assisting it to buy, process, manufacture, pack and to ship the goods.
19. Loan against Documentary Bills (Local) - Loan allowed against pre-conditional acceptance of other Bank in response of a deferred payment local documentary bill.
20. Loan against Documentary Bills (Foreign) - Loan allowed against foreign documentary bills forwarded under firm contract instead of irrevocable letter of credit.
21. Letter of Credit (L/C) - Loan to facilitate export and import business.
22. Bank Guarantee - A guarantee from bank ensuring that the liabilities of a debtor will be met, if he fails to settle a debt.
23. BASIC Kalyani Loan (Women Entrepreneurs) - A product especially for women entrepreneurs where loan up to Tk.5.00 Lac is sanctioned without any collateral security and upto Tk.25.00 Lac with collateral security.

### FUTURE PLANNING OF BASIC BANK LIMITED:

- Inter-firm linkages and networking.
- The Women Enter Finance in the SMEF would be used as a channel to safeguard women's interests as equal partners in business development activities.
- The development of cluster-based financing by giving emphasis of emerging industries.
- To employ funds for profitable purposes in various fields with special emphasis on small scale industries.
- To undertake project promotion on identify profitable areas of investment.
- To search for newer avenues for investment and develop new products to suit such needs.
- To establish linkage with other institutions which are engaged in financing micro enterprises.
- The development of horizontal production networking among firms of identical size would be another new initiative to achieve efficiency in mass production irrespective of the size of units.
- Measures to enhance international competitiveness of the agro-based food products would include making the producers aware of the international food safety standards.
- Effective coordination at the national level will be fostered through dialogue among relevant stakeholders while formulating SME policies and implementation strategies.
- Lending direct to the targets Micro borrowers under the Bank's own management.
- To provide pre- and post-investment counseling of manufacturers and tiny producers.

## SME Financing:

Small and Medium Enterprises (SMEs) play an important role in private sector development and are believed to be key drivers of GDP growth and poverty alleviation. SMEs make up the largest portion of the employment base in many developing countries and, indeed, are often the foundation of the local private sector. Now the SMEs cover a wide range of sectors rather than concentrated to low-tech, traditional and agro-based areas. SMEs are spread over other non-traditional manufacturing and service sector as well. In fact, the SMEs are recognized as engines of economic growth worldwide.

A class of entrepreneurs cannot play a greater role in the development of SMEs due to lack of access to finance from Banks and NBFIs. There is a huge scope for financial institutions to offer banking facilities to this segment with different products that are specially featured for the SMEs.

BD Finance is committed to support the SME sector by extending credit facilities to entrepreneurs for manufacturing and capacity enhancement. We have developed procedure and operational guideline supported by adequate manpower with a view to mitigating credit risks and operational risks for a smooth flow of SME financing. We have financed SME projects pertaining to wide range of industrial sectors that include 1) Textile 2) Agriculture 3) Transport 4) Printing & Packaging 5) Iron & Steel and 6) Trading. BD Finance also actively participate the refinance schemes of Bangladesh Bank, ADB and JICA. We encourage women entrepreneurs by providing finance at low rate of interest.

SME finance is designed to finance small and medium enterprises to meet their working capital requirement for manufacturing and trading. We have developed specially designed product for promoting the SME finance. The Product Program Guideline (PPG) that provides directional guideline on Small & Medium Enterprise (SME) Finance to entrepreneurs all across Bangladesh is furnished below:

### Customer Segment

BD FINANCE follows the definition of SME segment as defined by Bangladesh Bank, which is as follows:

### Small Enterprise:

Sectors	Fixed assets excluding land & Building (in BDT)	Workforce
Service Sector	5 lac - 1 crore	10-25
Trading Sector	5 lac - 1 crore	10-25
Manufacturing Sector	50 lac - 1 crore	25-99

### Medium Enterprise:

Sectors	Fixed assets excluding land & Building (in BDT)	Workforce
Service Sector	1 crore - 15 crore	50-100
Trading Sector	1 crore - 15 crore	50-100
Manufacturing Sector	10 crore - 30 crore	100-250

- The business must maintain its main transaction account with at least one schedule bank
- Bank Statement for last 12 months must reflect borrower's financial standing
- The age of entrepreneurs must be within 24-55 years
- Nature of business should be Manufacturing, Trading and or service
- Must be a Bangladeshi national

### Loan Limit:

Unsecured loan: BDT 0.50 million to BDT 1.00 million

Full/Partially secured: up to BDT 7.00 million

- In case of working capital finance maximum 100% of the net working capital requirement or 75% of the sum total of inventory and receivables whichever is lower.
- In case of acquisition of fixed asset - maximum 90% of the purchase price.

### Tenor:

Unsecured: 12 months to 48 months

Full/Partially secured: 12 months to 60 months

### Rate of interest:

As decided by the management in line with the guideline formulated by Bangladesh Bank from time to time.

**Repeat Loan:**

Repeat loan proposals will be considered to existing borrowers after at least 12 months of satisfactory repayment performance. Top up amount cannot be more than 1.5 times the existing facility.

**Security:****For unsecured loan:**

- a) Personal Guarantees:  
For Proprietorship concern, two Personal Guarantees (spouse/family members and a 3rd party businessperson) are required.  
For Partnership concern, Personal Guarantees of all the Partners of the Firm  
For Limited Company, Personal Guarantees from all the Directors of company

For Secured loan: (In addition to (a) above)  
Standard documents required based on the nature of security

**For all cases:**

- b) Postdated cheques for the entire loan period.
- c) One undated cheque covering full loan amount along with interest

# The City Bank Limited



## **Citytouch – Internet Banking**

The precursor for the modern home online banking services were the distance banking services over electronic media from the early 1980s. The term online became popular in the late '80s and referred to the use of a terminal using a phone line. Today unlike their predecessors many of the Banks typically differentiate themselves by offering more extensive online banking features and The City Bank Ltd. is no exception.

City Bank is the one and only local conglomerate in Bangladesh associated with AMEX and taking up/engrossing the larger pie in the Cards market share. The very unique services, offers and value propositions offered by different AMEX Cards are second to none in this country and valued customers speak that loud. Citybank always strive to offer enjoyable experience for the customers, Citytouch - The ultimate internet banking solution launched on October 11, 2013 is just another endeavor by City bank to delight the valued customers once again. It facilitates not only banking at your fingertips but eases your life style as well. Now paying bills, recharging your near ones mobile or even transfer a fund is just a click away even sitting abroad.

As a customer, you can now manage your business banking direct from any computer, tab, even from the mobile handset at a time to suit you - 24 hours a day, 7 days a week. Citytouch is quick, easy to use and free. You just pay your normal business transaction charges (plus the usual cost of your internet service).

Citytouch offers a wide array of features to satisfy the needs of a modern customer and stand up to the call of era:

- Manage your bank accounts, loan and card accounts round the clock
- Transfer funds across all banks in Bangladesh
- Pay your bills: utility, credit card, mobile phone bills, tuition fees, etc. instantly
- Enjoy internet shopping at over 100 leading retailers across Bangladesh and still counting
- Services like new cheque book request, stop cheque, block card service etc.
- Buy air tickets from top domestic airlines: Novo Air, Regent Airways and United Airways
- Find your nearest City Bank ATM and Branch Locations on the go

For customer convenience Citybank has a 24/7 state of art call center. The hunting number is 16234 for local customers and +88 09611016234/ +88 029569553/ +88 029569554 for customers abroad.

The Bank entertains customers query through email [citytouch@thecitybank.com](mailto:citytouch@thecitybank.com)

## **Small and Medium enterprises**

Small and Medium enterprises (SMEs) are recognized as engine of economic growth and employment generation for sustainable industrialization in both developed and developing countries of the world. SMEs have become a route to wider inclusive growth and good prospect for geographic diversification as they comprise almost 85% of the private sector firms. The sector contributed around 25% to Bangladesh's GDP and around 40% to gross manufacturing output in the year 2013. More than 75% of the non agricultural workforce of the country is also engaged in the SME sector. The Government as well as Bangladesh Bank has taken many steps to flourish the SMEs because, if they flourish, SMEs will create new entrepreneurs, generate more jobs and contribute to a great extent to the national economy.

## **Distribution:**

City Bank has also come forward to attend the guidance of the central bank to ensure coordinated effort to overcome challenges and expanding SME financing growth. SME division has already assigned dedicated SME officers in different Branches to have greater access to market and to unleash the potential. SME division distributional channels are shelving all possible banking solutions to SME customers across the country. Inclusion of SME enterprises to our book is one of the major agenda of our business outline. Our 102 branch outlets are now ready to serve any SME customers through dedicated and well trained SME staffs. Moreover, we have been taking assistance of NGO linkage through our wholesale banking division to meet the business budget of agricultural sector.

### **Business profile of SME:**

In the year 2013 (as on 30<sup>th</sup> September) SME asset grew Tk 97 crore thus closing its total portfolio at Tk 1381 crore by utilizing CBL's country wide network. CBL has also given importance to agriculture sector financing as well as in agro based industries. It is to be noted, CBL has achieved Bangladesh Bank Agri Loan disbursement target for the year 2012.

CBL is also focused in development of Women Entrepreneurs and provided special support and incentives in this area. CBL has disbursed Tk 0.87 as on 30<sup>th</sup> September, 2013 to different Women Entrepreneurs all over the country.

We have got total refinance of Tk 59.383 as on 30<sup>th</sup> September, 2013 from Bangladesh Bank by regularly financing to different areas of SME's as per Bangladesh Bank guideline.

### **Our focus:**

As per the directive of the central Bank, CBL SME has been giving highest focus on lending to Agriculture, lending to women entrepreneurs at concessional interest rate, focusing on cluster finance like foundry and light engineering, emphasizing on manufacturing and service sector. Moreover, CBL has also expanded our horizon across the country through our strong geographic presence.

### **Products:**

CBL SME is offering all kinds of product to support working capital, import and export, fixed asset acquisition etc. In addition to all classical products like LC/BG, CC, OD, Term loan, we also offer custom made products to support small ticket loans without any collateral. Unlike the most, we have been also offering different deposit product to attract SME customers for their inclusion in the market, City Nokshi is a loan product developed to support financial need of women entrepreneurs only. Marginal farmers are getting loans under different scheme like City Jontropati, City Livestock, City Khamar and City Shosho. City loan for

light engineering is tailor made product to support the light engineering cluster of Bogra. Moreover, we have been also offering all kinds of deposit products like Current deposit, SND, Term deposit to develop the savings habit of clients as well as to ensure more customer inclusion.

### **Training and development:**

Bank has also taken steps to train and educate its staffs on SME lending and SME financing. Many of our Branch Managers' and Relationship Managers' have been trained on credit proposal preparation, financial analysis, understanding risk, account monitoring etc. We always believe that proper training is one of the major tool to foster the SME financing in Bangladesh. We have been also sending our staffs to abroad for better understanding and support to SME customers' demand.

### **Challenges:**

Different economical events and movements have put growth of SME lending to a halt in 2013. Capital market crash, price fall in land and development, real estate sector fall, power crisis and unavailability of new electricity and Gas connection, heavy credit sale, political unrest etc have been becoming a barrier to the speedy and sustainable growth of SME sector. That's why the bank needs to exercise our sound and strong policy in our lending program to manage the NPA growth rate in the economy and to safeguard our portfolio

# Dhaka Bank Limited



Dhaka Bank Limited, one of the leading commercial banks was established in 1995. Dhaka Bank Limited has actively been financing the SME Sector with the objective of supporting and developing the entrepreneurial potential of Bangladesh. As one of the leading commercial banks of the country, Dhaka Bank Limited has made the best possible efforts to contribute to the development of SME Sector through its countrywide network. At present, the Bank is catering SME banking services through its 71 regular Branches, 3 SME Service Centers and 1 KIOSK. The Bank focuses on diversification, differentiation, and segmentation in SME business. To this effect, manufacturing and service sectors as well as women entrepreneurs are given considerable focus. The Bank targets manufacturing and service sector with more concentration on area based cluster industries. Bank's exposure to SME business is well diversified among as many as 4,650 clients cum entrepreneurs in varied sectors. Dhaka Bank Limited has a wide range of products to support all walks of customers of the country.

Dhaka Bank has a firm commitment to contribute to developing the SME sector through nurturing new entrepreneurs as well as supporting existing entrepreneurs and thus its contribution to the country's GDP and gross employment is commendable. To attract and support the needs of new and established entrepreneurs Dhaka Bank Limited offers a wide range of products. A brief description of the products is furnished below.

## SME PRODUCT DHAKA BANK

1. OD WO (Overdraft Work Order)
2. OD PO (Overdraft Pay Order)
3. OD Share (Overdraft Share)
4. SOD (Secured Overdraft)
5. OD SME (Overdraft SME)

## OD WO (Overdraft Work Order)

### Features:

- ❖ Credit max up to 35% - 40% of net work order value
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Repayment through deduction up to 40%-45% from

each running bill

- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Validity max up to work completion date + 3 months for one off limit and max up to 1 year for revolving limit.

## OD PO (Overdraft Pay Order)

### Features:

- ❖ Credit max up to 90% of the amount of pay order
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Validity max up to 1 year

## OD Share (Overdraft Share)

### Features:

- ❖ Credit max up to 50% of the last 6 months' avg. market price of the stocks / bonds
- ❖ Single facility limit max up to Tk.35.00 Lac for institutional investors (including SE members) under Small enterprise and Tk.100.00 Lac for SE members (only) under Medium enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Validity (max) up to 1 year

## SOD (Secured Overdraft)

### Features:

- ❖ Credit max up to 90% of cash / current encashment value of quasi cash instruments
- ❖ Single facility limit max up to Tk.100.00 Lac
- ❖ Interest charged only on the utilized amount
- ❖ Attractive interest rate
- ❖ Validity (max) up to 1 year

## OD SME (Overdraft SME)

### Features:

- ❖ Credit max up to 100% of net working capital or 75% of the sum total of inventory and receivable whichever is lower.

- ❖ Single facility limit up to a max of Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Validity (max) up to 1 year

### **SME PRODUCT DHAKA BANK**

1. SLTP (SME Long Term Product)
2. SMTP (SME Mid Term Product)
3. SSTL (SME Short Term Loan)
4. FSTL (Festival Short Term Loan)
5. LSME (SME Lease)
6. SLTR (SME Letter of Trust Receipt)

#### **SLTP (SME Long Term Product)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 70% of the purchase price for land & building and 75% of the purchase price for plant & machinery, equipment etc.
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive Interest rates
- ❖ Validity max up to 7 years

#### **SMTP (SME Mid Term Product)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 70% of the purchase price for land & building and 75% of the purchase price for plant & machinery, equipment etc.
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive Interest rates
- ❖ Validity max up to 5 years

#### **SSTL (SME Short Term Loan)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 100% of net required working capital or 75% of the sum total of inventory and receivables whichever is lower

- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive Interest rates
- ❖ Validity max up to 1 year

#### **FSTL (Festival Short Term Loan)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 100% of net required working capital or 75% of the sum total of inventory and receivables whichever is lower
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive Interest rates
- ❖ Validity max up to 6 months

#### **LSME (SME Lease)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Lease finance max up to 75% of the acquiring cost
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive lease rental rate
- ❖ Validity max up to 7 years

#### **SLTR (SME Loan against Trust Receipt)**

##### **Features:**

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to bill value (net off margin)
- ❖ Single facility limit max up to Tk.50.00 Lac for Small enterprise and Tk.100.00 Lac for Medium enterprise
- ❖ Competitive interest rate
- ❖ Validity max up to 120 days

# Dutch-Bangla Bank Limited



**Dutch-Bangla Bank Limited**  
YOUR TRUSTED PARTNER

Dutch-Bangla Bank Limited (DBBL) is one of the most innovative and technologically advanced banks of Bangladesh. DBBL offers the most modern and affordable banking products in Bangladesh. Since its inception in 1996, DBBL has been playing an important role in the country's socio-economic development and it is the largest donor into social sector of the country. DBBL is proud to contribute to the growth and economic development of the country as well as being a leader in the country's banking sector.

Small and Medium Enterprises (SMEs) play a significant role in the economy in terms of balanced and sustainable growth, employment generation, development of entrepreneurial skills and contribution to GDP. DBBL strongly believes that SME sector is one of the main driving forces of economic growth and it is a market with huge potential.

In order to help the SMEs in our country, the Bank has been financing the SME sectors since its inception. Full-fledged SME Division has established to further reinforce SME financing to bring the grassroot entrepreneurs into the main stream of economic growth. Subsequently, SME Division has been strengthened with sufficient manpower and various rules and procedures in different times.

## **Salient features of DBBL SME products:**

- Easy and understandable application process
- Flexible security arrangement
- Fast and hassle free approval and disbursement
- Competitive interest rate
- Flexible repayment terms
- Automatic payment system
- Partial and full pre-payment facility
- No processing and renewal fees and hidden costs
- Renewal and enhancement facilities

Currently the Bank is catering to the need of SME customers through 130 branches located throughout the country. Branches are extending support to SME entrepreneurs to fulfill their needs. With some very rare exceptions, customers are showing remarkable performances in business operations and sowing the seeds of success by availing SME loans from DBBL.

## Highlights of SME activities in 2012

- 'SME Help Desk' and Women Entrepreneur Dedicated Desk' with officials assigned specifically for the purpose have been set up in all Branches.
- The Bank participated in the 16th Dhaka International Trade Fair (DITF) 2012, where the unique SME products of the Bank were presented and also going to participate 17th DITF 2013.
- DBBL arranged a special meeting with bankers and manufacturers of 'Jamdani Sari' in Bhulta in collaboration with Bangladesh Bank highlighting the possibilities for the development of the sector and removal of barriers.
- DBBL arranged a 'Shoe-makers Assembly' at Bhairab Bazar with cooperation of Bangladesh Bank to exchange views with them and to explore the opportunities for SME financing to this promising industry.

DBBL disbursed around Tk25,137.10 million in SME sector at the end of 2012 and fixed a target to disburse about Tk3,400.0 million in SME in 2013. The Bank has remained an active participant in various refinance schemes funded by Bangladesh Bank, World Bank, ADB and JICA.

## **Women Entrepreneurs Financing:**

Women entrepreneurs are actively entering into business and increasing their contributions to national economy. Keeping this in mind, DBBL has undertaken steps especially for Women Entrepreneurs to bring them in the main stream for rapid economic growth of the country.

## Prominent features of DBBL Women Entrepreneurs Financing:

- Quick approval process
- Easy terms and conditions
- Available through all DBBL Branches
- Collateral free loan up to Tk2.50 million
- Rate of interest 10% under refinancing scheme
- No processing and renewal fees
- No hidden costs

**Following are the SME products offered by DBBL:**

<b>Product Name</b>	<b>Purpose</b>	<b>Target Customers</b>	<b>Limit (Taka)</b>
DBBL SMART Cash Credit	For working capital requirement as well as expansion of business.	Cottage, Micro, Small and Medium Enterprises as per definition provided by Bangladesh Bank.	100,000/- up-to 10,000,000/-
DBBL SMART Term Loan	1. For procurement of Fixed Assets. 2. For working capital requirement and expansion of business.	Cottage, Micro, Small and Medium Enterprises as per definition provided by Bangladesh Bank.	100,000/- up-to 10,000,000/-
DBBL SMART Festival Loan	For seasonal working capital requirement during different festivals like Eid, Puja, Hal-khata, etc. and urgent working capital requirement of DBBL's existing clients.	Existing DBBL clients [time tasted clients and highly recommended by Branch].	100,000/- up-to 10,000,000/-
DBBL SMART Women Entrepreneurs Financing (CC)	To meet the fund requirement of business set up by the Women Entrepreneurs	Cottage, Micro, Small and Medium Enterprises [led by women entrepreneurs] as per definition provided by Bangladesh Bank	100,000/- up-to 10,000,000/-
DBBL SMART Women Entrepreneurs Financing (Term Loan)	To meet the fund requirement of business set up by the Women Entrepreneurs	Cottage, Micro, Small and Medium Enterprises [led by women entrepreneurs] as per definition provided by Bangladesh Bank	100,000/- up-to 500,000/-
CC (Hypo) limit under Small Shop Financing Scheme	For working capital requirement as well as expansion of business.	Small Enterprises as per definition provided by Bangladesh Bank.	100,000/- up-to 10,000,000/-
DBBL SMART Distributorship Financing	Working capital requirement of Distributors of well-known company operating in Bangladesh	Distributor of well-known local or multinational company. Distributor firm must be under Small and Medium Enterprise as per definition provided by Bangladesh Bank	100,000/- up-to 10,000,000/-

# EASTERN BANK LIMITED



## SME BANKING –EASTERN BANK LIMITED

"EBL SME Banking will constantly strive for sustainable growth by offering diversified and innovative products through dedicated SME Centers to our target customers and ensure quality booking to enhance the value of the shareholders."

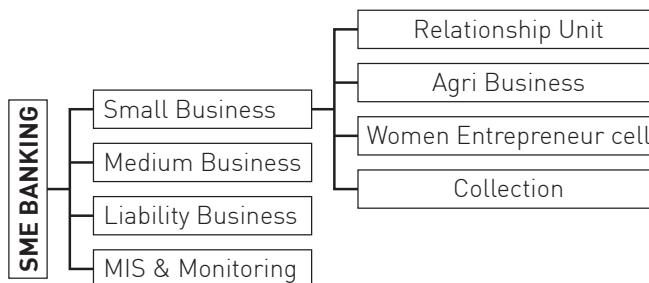
### Md. Khurshed Alam

Head of SME Banking

In strategic implementation terms, EBL not only chose to specialize but also embedded a SME- service mission into our corporate culture. In other words, we took the SME segment seriously and were bound and determined to succeed in it. We went beyond token going through the motions. Most of the banks in Bangladesh (both private commercial and state-owned) would claim to have a "SME business line". However, clearly in terms of real strategic commitment, there is only a handful of banks that genuinely doing SME in structured way.

EBL's business model reflects the received wisdom of separating sales and risk functions at the customer interface. We have separated credit from sales functions and also have the central Credit Risk Management, Credit Administration & Dedicated Recovery team for SME centrally.

To ensure access to finance with innovative financial solutions, EBL SME Banking has been divided into 3 (three) segments i.e. Small Business, Medium Business & Liability Business. There are some sub-divisions within the Small Business i.e. Small Segment unit, Women Entrepreneur Cell, Agri loan unit & Recovery unit. In addition to above we have a MIS team and an independent monitoring department at Head office level. Every business Unit has separate segmental Head. The present organizational structures are as follows:



### Small Business

Small Business primarily deals with Product Program Guidelines (PPG) based products which all are duly approved by the Board of Directors. Small Business has 8 (eight) Products namely EBL Asha, EBL Unnoti, EBL Uddog, EBL Uddom, EBL Mukti, EBL Agrim, EBL Nobodoy and EBL Udyo, all are being well accepted by the customers. The Small unit is headed by Head of Small Business and under his leadership there are 6 Unit Heads and 49 Relationship Managers. There are also 2 to 4 Sales Executives under each Relationship Manager. Small Business team are also looking after the collection up to 90 day past dues.

#### Small Segment Loan Products:

**EBL Asha:** It's an EMI based unsecured loan product for small segment clients with a repayment period of maximum 48 months. Loan amount ranges from BDT 200,000 to BDT 1500,000.

**EBL Agrim:** A seasonal/festival unsecured loan product for SME Entrepreneurs with single shot repayment facility. Loan amount ranges from BDT 200,000 to BDT 950,000.

**EBL Mukti:** This is a unique and unsecured loan product for the women entrepreneurs in the small segment with only 10% interest rate. Loan amount ranges up to BDT 2,500,000.

**EBL Uddog:** It's an EMI based partial secured loan by EBL FDR for small and mid segment clients with a repayment period up to 60 months.

**EBL Uddom:** It's a bundle loan product partial secured by EBL FDR, loan for small segment clients with a repayment period up to 60 months.

**EBL Unnoti:** It's a collateral based secured bundle loan for SME clients for purchasing of Fixed Assets as well as to meet up the working capital.

**EBL Nobodoy:** It's a loan product for the SME entrepreneurs for Agro based industries including renewable energy. Interest rate is 10% of this product.

**EBL Udyo:** It's a special single digit interest loan product for the producer of leather goods. It is pre-financed by SME Foundation. It is EMI based and collateral free loan, interest @ 9%p.a.

### **Agri Business Loan Product:**

**EBL Krishir Rin :** Short Term collateral free Loan for providing financial support to direct farmer and share cropper for cultivation of crops and high value crops

**EBL Projukti:** Short Term collateral free Loan for providing financial support to direct farmer and share cropper for purchasing agriculture machineries & equipments

### **Medium Segment Loan Products:**

#### **Other Conventional mid segment Loan Products**

#### **Women Entrepreneur Cell:**

In order to facilitate financial & non-financial needs of women entrepreneurs we have formed the Women Entrepreneur Cell headed by a Unit Head. At present there are 4 (four) women entrepreneur cells across the country. These centers, three in Dhaka and one in Chittagong, are fully dedicated to provide banking solutions to women entrepreneurs.

#### **Medium Business**

Primarily deals with traditional loan and advances as per customer's requirement. The conventional lending product for medium business are Cash Credit, Secured Overdraft, Overdraft, Demand Loan, Import Loan, Time Loan, Letter of Credit, Loan against Trust Receipt, Letter of Guarantee, Usance Letter of Credit, Acceptance, Local Bill Purchased Documentary, Foreign Bill Purchased Documentary etc. Our Medium Business Team is now efficient and very much capable to offer tailor made products depending on customers demand in addition to the generic lending products. Medium Business has 2 (two) Products namely EBL Banijyo and EBL Invoice Factoring. Under the leadership of Head of Medium Business there are 6 Unit Heads and 30 Relationship Managers offering loans up to Tk 250 million. Two PPG based product is as under:

**EBL Banijyo:** This is a bundle of products comprising LC, LTR, and OD. Maximum loan is BDT 20,000,000 against 30%-40% EBL FDR.

**EBL Invoice Factoring:** EBL Invoice Factoring is a mode of extending finances to organizations/suppliers against the direct assignment of their receivables to the Factor (Financial Institutions).

**SME Products and SME activities of Export Import Bank of Bangladesh Limited:**

Export Import Bank of Bangladesh Limited was established in the year 1999 as a conventional Bank. Mr. Nazrul Islam Mazumder an illuminated business tycoon, highly qualified and successful entrepreneurs in the Garments business in Bangladesh is the Honorable Chairman of the Bank. He is also the chairman of Bangladesh Association of Banks (BAB). The Bank starts functioning from 3rd August, 1999. The Bank has converted all of its conventional banking operation into Shariah Based Islami Banking in the year July 2004. The gist of vision of the Bank is 'Together Towards Tomorrow'. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service.

EXIM Bank plays a vital role to the sustainable economic development by providing overall service since 2008 with the coordination of modern technologies and expert management in the SME sector as the centre of economic development. As a full-fledged Islamic Bank of Bangladesh, EXIM Bank is contributing to economic progress that is contributing a lot to create employment opportunity for mass unemployed people by investing small and medium industry, trading and service sector. As on 30th September 2013, portion of SME investment is Tk.5858.68 crore which is around 43% of total Investment portfolio of the Bank.

To facilitate SME financing for particular sectors and purpose, Exim Bank developed 2 (two) separate SME products namely: EXIM UDDYOG and EXIM ABALAMBAN. Detail particulars of these SME products are as follows:

<b>Criteria</b>	<b>Description</b>
EXIM UDDYOG Target arena	Small & medium size poultry, dairy, fisheries, and agro-based industries etc. Located surrounding the branches & SME Service Center across the country.
EXIM ABALAMBAN Target arena	Small & medium size Grocery shop, transportation and communication, furniture, construction business leather marketing and leather goods, knitwear and readymade garments, plastic and other synthetics, entertainment, Photography studio, hotel & tourism, warehouse and container services, printing and packaging, cold Stories, Workshop & light engineering, etc listed as SME category. Located surrounding the branches & SME Service Center across the country.

<b>Common Criteria</b>	<b>Description</b>
Purpose	Working capital finance and/or fixed assets purchase for the cause of business.
Legal form of Business	Sole proprietorship/ Partnership/Private Limited company.
Business Location	The business should be located surrounding the SME Service Centers or branches of EXIM bank across the country.
Nationality	Proprietary/partners/Key person(s) of Company must be Bangladeshi by Birth
Age of limit	18 years to 60 years at time of application.
CIB Report	Clean CIB report not more than 03 (three) months antedated.
Investment Ceiling	<ul style="list-style-type: none"> <li>• For small entrepreneur limit of investment is Tk. 2.00 lac to Tk. 10.00 lac.</li> <li>• For medium entrepreneur limit of investment is Tk.10.00 lac to Tk.50.00 lac.</li> </ul>
Experience	Must have minimum 2 (Two) year experience in the same line of business
Documents	<ol style="list-style-type: none"> <li>a. Duly filled in investment application along with terms and conditions signed</li> <li>b. Photograph of customer and guarantors</li> <li>c. Copy of NID.</li> <li>d. Financials of organization for checking CRG.</li> <li>e. Stock report as per bank format</li> </ol>

	<p>f. Personal net-worth statements of the customer and guarantor as per bank format.</p> <p>g. Bank account statements.</p> <p>h. Valid trade license</p> <p>i. Personal income-expenditure details or income tax certificate.</p> <p>j. Copy of registered partnership deed/ Copy of memorandum &amp; articles of association/ up-to-date list of directors in form XII duly certified by MD</p> <p>k. Board resolution for the investment facility (if limited company).</p>
Disbursement amount and mode	<p>For fixed capital: Izara Bil Bia(IBB):</p> <p>Investment will be disbursed through A/C payee Pay Order to the supplier of assets/articles/goods. The customer may be asked/advised to open a deposit A/C with EXIM bank or other banks as per arrangement to realize all fees, charge and applicable VAT. Corresponded bank's branch network may be used for realization of installments.</p> <p><b>For working capital: LC/MTR/MPI/Bai-Murabaha/ Bai-Muajjal</b></p> <p>Investment will be disbursed through A/C payee Pay Order to the supplier of assets/articles/goods. The customer may be asked/advised to open a deposit A/C with EXIM bank or other banks as per arrangement to realize all fees, charge and applicable VAT. Corresponded bank's branch network may be used for realization of instalments.</p>
Repayment Mode	<p>For fixed capital: Izara Bil Bia(IBB):</p> <p>Equal monthly installments via auto debit from the deposit account to be maintained in any branch of EXIM BANK or other bank's branch.</p> <p><b>For working capital: LC/MTR/MPI/Bai-Murabaha/ Bai-Muajjal:</b></p> <p>Repayment to be made monthly or lump sum basis from the sale proceeds of goods to be fixed by the bank at the time of sanction consider business cash flow of the enterprise within tenure of the investment.</p>
Profit / rent rate	Within the ceiling of prescribed rate complying the shariah principle.
Fees & Charge	Not applicable
Validity of Limit	For fixed capital validity is 01(one) to 03(three) years and for working capital validity is 01(one) year, which is renewable on expiry upon satisfactory business transaction.
Debt-equity ratio	Debt-equity ratio must be less or equal to 1.(after availing the investment)
Disbursement pre-condition	All the documentation formalities will be complied with.
Security	<p>Varies on the basis of nature of business of the customer and Banker-Customer relationship. Generally following security to be provided:</p> <ul style="list-style-type: none"> <li>o Hypothecation on present and future assets.</li> <li>o Personal guarantee of spouse/parent/brother(s) Sister(s)/son(s) daughter(s) in case of individual &amp; proprietorship concern.</li> <li>o Personal guarantee (PG) of directors (if limited company).</li> <li>o Post dated cheques covering the number of installment and one undated cheque for full investment value.</li> <li>o Registered mortgage of landed property covering the exposure.</li> <li>o Equitable mortgage/tripartite agreement may be allowed for the limit up to Tk. 10.00 lac.</li> <li>o Any other security as deemed fit on a case-to-case basis.</li> <li>o Other usual charge document.</li> <li>o For very deserving proposal/cases clauses for RM/EM may be waived that must be within Tk. 10.00 lac (both funded and non-funded)</li> </ul>
Insurance coverage	Insurance policy for 110% of the investment amount covering specific risks with bank's mortgage clause in joint name of the bank and the client. Which has to be reviewed every year? In case of dairy farm, poultry farm, and fishery, insurance policy may not be required/ applicable.

# First Security Islami Bank Ltd.



ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লি:  
FARST SECURITY ISLAMI BANK LTD.

## SME Investment of First Security Islami Bank Ltd.:

First Security Islami Bank Limited (FSIBL) was incorporated in Bangladesh on 29 August 1999 as a banking company under Companies Act 1994 to carry on banking business. It obtained permission from Bangladesh Bank on 22 September 1999 to commence its business. Our vision is to be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver excellence in Banking. As on 21.10.2013, the number of FSIBL branches are 111 and all sorts of banking services are provided to the peoples from all stratum through these branches located in all over Bangladesh. The Bank converted its banking operation into Islamic Banking based on Islamic Shariah from traditional banking operation on 01 January 2009.

Small and Medium Enterprises (SMEs) are essential to the development of any economy as they possess great potentials for employment generation, improvement of local technology, output diversification, development of indigenous entrepreneurship and forward integration with large-scale industries. FSIBL through its SME Department/activities is playing increasingly vital role in the economy of Bangladesh.

The outstanding investment of FSIBL in the SME sector stands at Tk.1007.00 Crore (Approx.) of which outstanding of SME (Women Entrepreneur) Investment was 18.00 crore (Approx.) as on 31.12.2012.

To improve access to finance by SMEs, the Central Bank of Bangladesh has introduced Refinancing Facility for commercial banks to motivate banks for exploring this opportunity for the SME Clients in Bangladesh. Considering the importance of SME, we published a SME Product Brochure "SME Banking- Khudra o Majhari Shilpe

Biniog Kormasuchi" of which details are mentioned to get SME Investment for our SME Entrepreneurs.

First Security Islami bank has made participatory agreements with Bangladesh bank to facilitate our customers for providing SME Investment at competitive mark up profit under Refinance Scheme. We attract our SME women entrepreneurs by providing investment at 10% mark up profit under refinance scheme. The refinance schemes are as follows:

- i) Bangladesh Bank Fund
- ii) ADB Fund
- iii) Agreement with Bangladesh Bank for the JICA fund is under process.

In addition to that First Security Islami Bank has opened its two branches namely Mohila Branch and Patiya Mohila Branch in Chittagong exclusively operated by the female executives/officers for extending SME investment facility to Women Entrepreneurs.

We established SME dedicated Desk and Women Entrepreneur Dedicated Desk for facilitating investment to SME Entrepreneurs in different sectors like Industry or manufacturing, service and trading sectors throughout the branches. Our bank participated in SME Fairs organized by different organizations in different times like Federation of Chamber of Commerce and industries (FBCCI), Dhaka Chamber of Commerce of Industries (DCCI), SME Foundation, National Association of Small and Cottage Industries of Bangladesh (NASCIB), Bangladesh Women Chamber of Commerce of Industry (BWCCI), Microcredit Regulatory Authority (MRA) etc. Bank also participated in the Road Show program arranged by Bangladesh Bank. Moreover, we are also providing SME related training for our SME desk related branch officials for exploring SME clients in the diversified sectors at branch level.

First Security Islami Bank Ltd. has also extended SME investment on cluster basis in the different area of the country to patronize the clusters. We sanctioned Cluster investment specially for women Entrepreneurs in the area of Boutique, Mushroom, Dry fish, Flower etc.



According to the Shariah' principle, Wealth is to be distributed in equitable justice. In this connection, we are providing emphasis to provide investment for the development of rural area's Entrepreneurs. We are providing SME investment to the SME entrepreneurs without collateral security from Tk.50,000 to Tk.5,00,000 only.

From our observation we experienced that proper nursing and close connectivity with the clients from all walks of life can boost up the SME sectors for the overall economic development of Bangladesh. If we can develop our SME Sectors, bank can achieve more sustainable profit and acceptability than other investment segment. That is why; we need to concentrate in SME Segment for providing SME Investment facility to our real SME Entrepreneurs for more contribution in GDP of Bangladesh. Then only Our Economical development will reach at stable stage and more employment generation in SME can contribute for the sustainable economical development of our country which we really desire as a citizen of Independent Bangladesh.

# IDLC Finance Limited



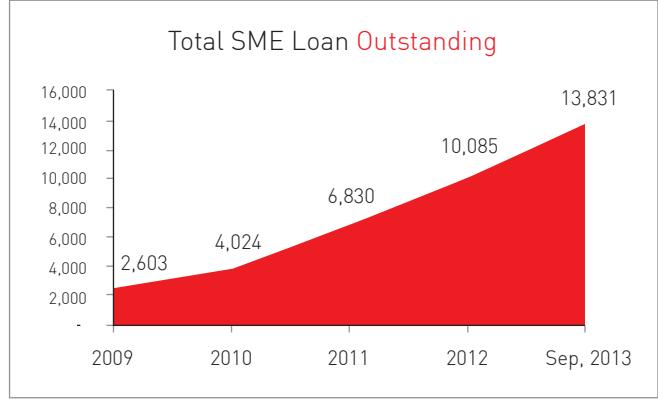
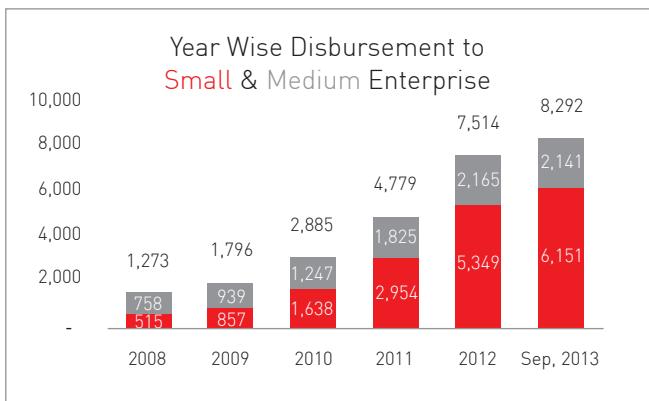
*financing happiness*

In 2008, IDLC SME had an asset portfolio of BDT 700 mn. This figure now stands at BDT 14 bn. For the last 3 years (till 2012), the Cumulative Average Growth Rate (CAGR) has been 57%. Even today, IDLC SME is growing at approximately 45% with an SME loan disbursement of BDT 12bn annually. We have around 6,500 SME customers as of today with an average addition of 350 customers per month.

## ACHIEVING GREATER COMMON GOOD THROUGH SUPPORTING THE SMES

Historically, sustainable and holistic development of a nation has always been proportionate to the degree of mass inclusiveness. Perhaps, most relevant is this fact when it comes to a nation's economic growth that creates the highest overall level of social welfare and achieves "greater common good". Robust existence as well as proliferation of small and medium scale enterprises is a way that most effectively ensures the economic inclusion of the common people and hence, vanguards the entire nation to a holistic and sustainable development.

IDLC's venture in the SME space as a financial service provider is ingrained in this attitude that SMEs are the source of sustainable economic growth and synergy. And this attitude has guided our SME operation in setting the business model; in deciding the financial products, services and modalities; and in building capacity of the SMEs. Since inception in 2006, IDLC has developed an effective SME financing model; come up with customized solutions for different business sectors; planned and implemented various capacity building initiatives; and most significantly, have attempted initiatives like Green Financing to ensure the preservation of the Mother Nature.



\* Amount in million BDT

## INNOVATION/PRODUCT DEVELOPMENT

### NEEDS OF SMES DRIVE OUR NOVELTY

Apart from mobilizing conventional SME Loan/Lease facilities, one area that we have always sought to curve a niche is developing innovative and customized products for the SMEs. In developing our products, we have always tried to understand the needs of our SMEs. Our Research & Development Team detected that there is a need for customizing the repayment modality and timing due to seasonality of certain businesses and their liquidity status. That prompted us in 'structuring' the

repayment schedule in place of the conventional Equated Monthly Installment (EMI) method and came into being our SME Seasonal Loan. Again, when we looked into the needs of the SMEs from a geographical standpoint, we uncovered that the booming industrial belts of Bangladesh crave for investment in the lodging of the millions keeping those industries functioning. To encourage the local landowners take the enterprise of building residential units, we have formulated ABASHAN – a facility for construction of residential facility and/or commercial complex for rental purpose. To help the SMEs manage their cash-flows more efficiently and produce a greater bottom line in their businesses, we have devised Revolving Short Term Loan that lets SMEs



avail financing facility "as and when" required. Understandably, there are ceilings of this facility, but the agility that this facility offers has helped SMEs make the most out of the business opportunities that have come across. Commercial Vehicle Loan and Agro Loan are supports for logistics as well as agro-based industries. IDLC Supplier Finance wing provides an array of financial products for suppliers by providing collateral-free, post-delivery (of supplies) financing. Above and beyond such customizations for seasonality, geography and business opportunity, we have also brought in gender sensitivity in our product design. For supporting entrepreneurship among women, we have launched Women Entrepreneur Loan that offers the most inviting terms and conditions for women to take up their share of building the economy. Our latest product SME Shurokkha is a life insurance coverage facility that takes care of the outstanding debt that a policyholder leaves behind and protects his/her family from the loan liability in case of his/her sudden demise. For cases where the collateral available with the client does not suffice for the required financing amount, we either take collateral which has a value less than the loan size or offer our product Shachal that allows a blend of cash security and any immovable property.

Collateral is not our primary focus when we consider a credit proposal, rather the business strength and the financing purpose(s) are our key assessment areas. If these two are found suitable and if the business promises to generate sufficient cash-flow, we are positive about financing it. Collateral requirement is not a 'Cast in Stone' at IDLC. We have a lot of asset backed lending and also a significant portion of our portfolio is either unsecured or partially secured by cash security.

## **RESEARCH AND DEVELOPMENT**

### **"FAILING TO PLAN = PLANNING TO FAIL" – CORE TO OUR BUSINESS MODEL MANAGEMENT**

Our business model for financing the SMEs is based on the 3 building blocks – customized credit solutions for the SMEs needs, quick turn-around time and serving the SMEs at their doorsteps. The model we follow is a dynamic one changing in response to the needs arising in the market but these basic building blocks always remain at the heart of our model.

The most unremitting and salient area of focus of our R & D Team is tracking the changes in needs of the SMEs in

the economy. The specialized product ranges that are mentioned in Innovation/Product Development section are all the results of the discoveries made by our R & D. Our Business Solution Team together with the R & D carries out the design and subsequent testing before product launch.

Our recent researches have also called for Non-Financial Services for the SMEs to help them become more bankable through orientation and training on topics like Banking, Bookkeeping etc., to improve their business practices to grow their own enterprises, and to increase their ability to repay loans. And we are in the process of launching a range of Non-Financial Services for the SMEs in the days ahead.

En bloc, making inquiries in its core is what has enabled us in running the show with the glare of success.

## **DIGGING DOWN TO WEIGH AGAINST THE GLOBAL YARDSTICK**

To have an impartial view as to where we stand compared to international best practices of SME financing, we availed a 360-degree diagnosis on all the aspects of our SME operation in 2012. Small Business Banking Network (SBBN) undertook a comprehensive assessment of the current practices in areas of current credit infrastructure, processes and staffing including focused analysis of opportunities to apply new technologies, business models, risk management systems, and IT and systems. And the outcomes of the diagnosis were very encouraging. In the 35-parameter assessment matrix each calibrated as Entry - Developing - Developed - Advancing - Best Practice, our SME operation has been found to be in either Advancing or Best Practice in 13 parameters while in no parameter we have been found to be in Entry.

## **THE CLIENTELE GRADE IDLC SME AS SUPERLATIVE**

In the recent Net Promoter Score (NPS) survey to gauge the loyalty of our clientele, our SME clients have been found to be promoting our financial services to their acquaintances. NPS Survey is a customer loyalty metric developed by Fred Reichheld, Bain & Company and Satmetrix. Against a global industry average of +24 for financial services, we have achieved an NPS of +59. Such motivations from our clients drive us forward towards our aspiration to become "the best financial brand in the country".

# IFIC Bank Ltd.



## SME Banking:

To facilitate SME sector of the country, IFIC Bank Ltd. also provides collateral free credit facilities to the small & medium entrepreneurs across the country. We are presently offering different Loan products for selected target groups, such as - Easy Commercial Loan, Retailers Loan, Muldhhan Loan, Women Entrepreneur's Loan (Protasha), Transport Loan, Possession Right Loan, Contractors Loan, Bidder's Loan, Working Capital Loan, Project Loan, Loan against Imported Merchandise (LIM), Loan against Trust Receipt (LTR) etc.

We also offer different liability products also. The basic features of which are as under:

### SME Liability products:

#### Monthly Savings Scheme – Joma

- A special kind of monthly savings scheme for SME clients.
- Duration of 3 years/ 5 years
- Credit facility up to 90% of deposited principal amount.
- Monthly installment is BDT 5,000/- or 10,000/- or 15,000/- or 20,000/- or 25,000/- or maximum BDT 50,000/-.

#### Monthly Income Scheme – Arjon

- A special kind of fixed deposit offers flexibility & comfort of having monthly return on investment for SME clients.
- Flexible tenor: 1 year, 2 years, 3 years.
- Credit facility up to 90% of deposited principal amount.
- Minimum deposit BDT 50,000/- or its multiple.

**SME Asset Products:** Some key SME lending products with its basic features are as under:

**Muldhhan:** Any business purpose loan for business enterprises (other than Public Limited Company) incorporated in Bangladesh engaged in manufacturing or trading or service sectors.

- a. Loan to business enterprise having two years experience in existing business.
- b. Loan to new entrepreneurs (Proposed).
- c. Term Loan in nature.
- d. Tk. 200,000/- to Tk.5,000,000/- No Collateral security, Loan above Tk.500,000/- is to be

collaterally secured by legal mortgage of immovable properties.

- e. Maximum 36 (thirty six) months for loan upto Tk.5,00,000/- & Maximum 60 (sixty) months for loan above Tk.5,00,000/-.

**Retailers Loan:** To meet working capital /capital finance requirement for any small &medium entrepreneurs with successful business record, having a valid trade license are eligible for Retailers loan.

- a. Loan to business enterprises having two years experience in existing business.
- b. Term Loan in nature.
- c. Tk. 50,000/- to Tk.2,00,000/- No Collateral security.
- d. Loan repayment period:-Maximum 36 (thirty six) months.

**Women Entrepreneurs Loan (Protasha):** Any business purpose loan for Small and Medium sized business, owned by women entrepreneurs.

- a. Loan to business enterprise owned by women entrepreneurs having two years experience in existing business
- b. Term Loan in nature
- c. Tk. 50,000/- to Tk.3,00,000/- No Collateral security.
- d. Maximum 36 (thirty six) months of maturity.

**Working Capital Loan:** Business Enterprises (other than public limited company) engaged in manufacturing/ trading business are eligible to avail Working Capital Loan to meet day to day expenses for processing of manufacturing and selling product.

- a. Loan to business enterprise having two years experience in existing business
- b. Cash Credit in nature for Maximum Tk.50,00,000/- for 12 (twelve) months maturity.

**Project Loan:** Business Enterprises (other than public limited company) engaged in manufacturing/ service industry can avail Project Loan to set up /BMRE of manufacturing /service unit.

- a. Term Loan in nature
- b. Maximum Tk.50,00,000/- for maximum 60 (sixty) months maturity including grace period.

### **Agricultural Loan:**

In order to achieve desired growth in agriculture sector of the country, we are committed to increase our present loan portfolio in agricultural sector. IFIC Bank is offering Agriculture Loan products namely i) Krishi Saronjam Rin - for Agriculture Equipments ii) Shech Saronjam Rin - for irrigation equipments iii) Posupokkhi & Motsho Khamar Rin - for Live Stock & Fish Culture iv) Phalpasali Rin - for Fruit Orchard for individuals & group at micro level v) Phasali Rin for crops cultivation & vi) IFIC Joibo Shakti for Integretedcattel rearing & Setting up of Bio-Gas plants.

**Krishi Saronjam Rin:** IFIC Bank offers Krishi Saronjam Rin to individual /Group at micro level for purchasing of agricultural machinery like new power tiller/power tiller with plough (tractor), single cylinder tractor with plough, power tiller with trolley, Rotavator etc.

- a. Term loan in nature
- b. Minimum Tk.50,000/- to maximum Tk.15,00,000/- for maximum 36 months
- c. upto Tk.10,00,000/- is collateral free.

**Sech Saranjam Rin:** IFIC Bank offers Shech Saronjam Rin to individual /Group at micro level for purchasing of irrigation machinery like Shallow tube well, Deep tube well, Motor pump, Generator etc.

- a. Term loan in nature
- b. Minimum Tk.20,000/- to maximum Tk.10,00,000/- for maximum 60 months
- c. upto Tk.1,00,000/- is collateral free.

**Phasali Rin:** IFIC Bank offers Phasali Rin to individual /Group at micro level to meet financial needs for cultivation of: Ropa Amon, Robishasso such as Boro, Wheat, Potato, Sugarcane, Rapeseed/Nut, other Robishasso ( Pulse, Winter season vegetables etc.), Summer time crops- Aoush/ Bona Amon, Jute, Maize, other summer time crops ( Sesame, Summer time vegetable etc.) & Cotton & other crops (Ginger, Edible Root, Vegetables etc.).

- a. Loan General in nature
- b. Minimum Tk.20,000/- to maximum Tk.10,00,000/- for maximum 12 months
- c. upto Tk.1,00,000/- is collateral free.

PhalpasaliRin:IFIC Bank offers PhalpasaliRin to

individual /Group at micro level to meet financial needs of maintenance expenses of fruit orchard (owned/rental/leased).

- a. Term loan in nature
- b. Minimum Tk.50,000/- to maximum Tk.10,00,000/- for maximum 12 months
- c. upto Tk.3,00,000/- is collateral free.

**Posupokkhi & Motsho Khamar Rin:** IFIC Bank offers Posupokkhi & Motsho Khamar Rin to individual /Group at micro level To meet financial needs of live stock development/ fish culture (including shrimp) excluding intensive cultivation.

- a. Term loan in nature
- b. Minimum Tk.50,000/- to maximum Tk.15,00,000/-
- c. upto Tk.2,00,000/- is collateral free.

**IFIC Joibo Shakti:** IFIC Bank offers IFIC Joibo Shakti Rin to individual /Group/Proprietorship/Partnership firm at micro level to meet financial needs for purchase cow and setting up Bio-Gas Plant.

- a. Term loan in nature
- b. Minimum Tk.1,00,000/- to maximum Tk.4,00,000/- for maximum 36 months
- c. No collateral required.



## IBBL contribution in country's SME sector

Since inception, Islami Bank Bangladesh Limited (IBBL) is giving all out efforts on Small and Medium Enterprise (SME) for entrepreneurship development in Bangladesh. IBBL brought some revolutionary changes in developing entrepreneurship and exploring economic sectors like flourishing the garment sector, textile sector, ship building and steel sector etc. IBBL also continuously tries to explore the potential sectors and develop clusters through arranging entrepreneur gathering at Branch, Zonal Office and Head Office level and conducting periodical survey to explore potential sector, cluster development etc.

At present IBBL's share in SME exposure is 18% to the total national exposure which is 42% of our Bank's total exposure. In terms of disbursement of Investment to SME sector, IBBL holds the first position and the disbursed amount during the 1st quarter of 2013 is much higher to its nearest competitor. Similarly in terms of outstanding amount under this sector, IBBL holds the first position which is also much higher than its nearest competitor.

Besides, IBBL involves in developing entrepreneurship, cluster and women entrepreneurs by giving training, counseling etc. IBBL is also sponsoring and participating in various road-shows, fairs, seminars, symposiums for the development of the sector and enjoying tremendous result of these efforts from the entrepreneurs' end.

From the very beginning IBBL attempts to devise its products in order to cater the needs of the mass people. Hence Its SME Investment product is open for any genuine entrepreneurs. However, to emphasize some special category of entrepreneurs, IBBL developed some special SME products like Women Entrepreneurs Investment Scheme, Micro Industry Investment Scheme, Transport Investment Scheme, Small Business Investment Scheme, NRB Entrepreneurs Investment Scheme

According to the objectives of Sharia'h (Islamic Jurisprudence) wealth is to be distributed in equitable justice. IBBL has been working considering the approach "Local Deposit, Local Deployment." And hence, it always tries to develop entrepreneurs in the territory of the Branches. IBBL always encourages new

but potential ideas of the entrepreneurs, skilled returnee migrants, women entrepreneurs, the untapped sectors and deprived people to bring them under the canopy of economic activities. IBBL also develops entrepreneurs from the grass root level through Rural Development Scheme, Micro Enterprise Investment Scheme and tries to graduate and bringing them under SME category gradually by nursing and proper financial support. Diversified financing is our ultimate motto. We emphasize small enterprises than medium enterprises financing.

Contribution of women entrepreneurs in SME is very poor i.e. 3.57% only while around 50% of the population in our country is women. In order to strengthen the economy of Bangladesh, we are to bring this major section of people in the economic activities. IBBL has also introduced a separate scheme with a flexible/lower rate of return for the development of women entrepreneur. It offers collateral free investment to the women entrepreneur upto BDT 5.00 lac. IBBL sponsors, participates and exchanges ideas with the women entrepreneurs in various seminars, symposiums, conferences for the women entrepreneurship development.

From the inception, our bank is financing for development of SME entrepreneurs with a view to generating employment in the country. Hundreds of entrepreneurs started their business with the finance of BDT. 50000/100000 only and now they are established as a renowned businessman in the country. Success story of SME entrepreneur of IBBL include M/s Murad & Brothers is mentioned here. Haji Md. Murad Hossain is a businessman of plastic shoe. He started business with the finance of BDT.0.30 million from our Bangshal Branch in 1996. Initially, he was a trader of shoe making plastic materials. Latter on he started to make shoe sole in the year 2000 with production capacity of 3500 shoes per day. Day by day, his business has expanded significantly and gradually he gains good reputation in the market as a supplier of plastic shoe & it's sole.

At present he is one of the biggest sole supplier of BATA, Apex etc renowned company of the country. In the meantime he has expanded his business volume with the help of our bank finance. As a result, his production capacity has been increased from 3500 pairs to 12000 pairs/day. Now the client is enjoying a limit of BDT.32.00 million. His present sales turnover is BDT.500.00 million per year and 250 workers are working in his factory.



SME sector has huge prospects in Bangladesh because labour is much cheaper here and there is huge market demand of SME products both at home and abroad. There is need to double the contribution of Small and Medium Enterprise (SME) sector to gross domestic product (GDP) for helping Bangladesh to be a middle income country. In the first nine months of this year, the banking sector exceeded the whole year's target for giving loans to small and medium enterprises (SME). "Presently, the country's SME sector contributes about 25 per cent to the country's total GDP.

As stated earlier, most of the big entrepreneurs/clients of the Bank started their business with smaller capital. Gradually they proved their entrepreneurship and IBBL nursed them with utmost care. On the other hand, our clients are much loyal to the Islamic Jurisprudence and are committed. For these reasons, the rate of willful defaulter is very low. However, there are some accidental but genuine reasons for being default. For this reason, non performing investment in this sector is very much negligible; it is below 2% which is less in comparison to the total non-performing investment of the Bank.

We have around 50126 number of small and medium category of projects. Almost all the projects are running successfully except a very few cases for some accidental but genuine reasons. The percentage of failure projects will be very insignificant. We have various tools like early warning signal and regular contact with the clients and we try to guide them properly and timely such that they can recover from being failed.

# জনতা ব্যাংক লিমিটেড



## বিষয়ঃ এসএমই সংক্রান্ত কার্যক্রমে জনতা ব্যাংকের ভূমিকা

একটি উন্নয়নশীল দেশ হিসাবে বাংলাদেশের অর্থনৈতিক প্রবৃদ্ধি অর্জনের জন্য বর্তমান সরকার নিরলস প্রচেষ্টা চালিয়ে আছে। এই প্রচেষ্টার অংশ হিসাবে দেশের শিল্পায়ন প্রক্রিয়াকে অধিকতর শক্তিশালী করার লক্ষ্যে মাইক্রো, ক্ষুদ্র ও মাঝারী শিল্পকে অগ্রাধিকার খাত ও শিল্পায়নের চালিকা শক্তি হিসাবে চিহ্নিত করেছে।

জনতা ব্যাংক লিমিটেড মাইক্রো, ক্ষুদ্র এবং মাঝারী এন্টারপ্রাইজগুলোর বিকাশ ও সম্প্রসারণের লক্ষ্যে খুণ মঞ্জুর ও বিতরণ কার্যক্রম অব্যাহত রেখেছে। এসএমই খাত কে অর্থনৈতিক উন্নয়নের অন্যতম এজেন্ডা বিবেচনায় ২০১০ সাল থেকে এসএমই খুণ বিতরণের লক্ষ্যমাত্রা নির্ধারণ করতঃ মাইক্রো, ক্ষুদ্র, মাঝারী, মহিলা উদ্যোক্তা, কৃষি ভিত্তিক খাত সহ অনুমোদিত অন্যান্য খাতে এসএমই খুণ বিতরণ কার্যক্রম পরিচালনা করা হচ্ছে। বাংলাদেশ ব্যাংক কর্তৃক ক্ষুদ্র এবং মাঝারী এন্টারপ্রাইজ (এস এমই) খুণ নীতিমালা ও কর্মসূচী বিষয়ক প্রনীত গাইড লাইনের আলোকে অত্র ব্যাংক কর্তৃক অপঃরভূত চ্যথহ প্রণয়নপূর্বক প্রধান কার্যালয়ের সংশ্লিষ্ট ডিপার্টমেন্ট, সকল এরিয়া, আধুনিক অফিস ও ট্রেনিং ইনসিটিউটে পাঠানো হচ্ছে।

## এসএমই খাত সম্প্রসারণে জনতা ব্যাংক কর্তৃক গৃহীত পদক্ষেপ সমূহ :

১. বছর ভিত্তিক নির্ধারিত লক্ষ্য মাত্রা অনুযায়ী ক্ষুদ্র, মাঝারী ও নারী উদ্যোক্তা ভিত্তিক এসএমই খুণ বিতরণ ;
২. এরিয়া, গ্রাম, ক্লাস্টার ও ইনডিভিজুয়াল এ্যাপ্রোচ ভিত্তিতে পৃথক পৃথক ব্যবসায়িক কৌশল গ্রহণসহ অর্থায়ন ;
৩. মাঝারী এন্টারপ্রাইজের চেয়ে ক্ষুদ্র উদ্যোক্তাদের জন্য খুণ বিতরণে/ অনুমোদনের অগ্রাধিকার প্রদান ;
৪. ক্ষুদ্র ও মাঝারী উদ্যোক্তাদের সুবিধার্থে এ খাতে ব্যাংকের নিজস্ব কৌশল নেয়াসহ খুণ মঞ্জুরী প্রক্রিয়া দ্রুত ও সহজীকরনার্থে যথাসম্ভব স্বল্প আনুষ্ঠানিকতার অনুসরণ ;
৫. ক্ষুদ্র উদ্যোক্তাদের খুণ সীমা ৫০.০০ লক্ষ টাকা থেকে ১০.০০ কোটি টাকায় নির্ধারণ ;
৬. দেশের শিল্প উন্নয়নে নারী উদ্যোক্তাদের অংশ গ্রহণ বৃদ্ধি এবং অধিক সংখ্যক নারী উদ্যোক্তাদের ব্যবসায়িক কর্মকাণ্ড পরিচালনার জন্য খুণ প্রাপ্তি নিশ্চিত করণ ;
৭. প্রতিটি শাখায় স্বতন্ত্র Women Entreprenuer Dedicated Desk স্থাপন ও প্রয়োজনীয় উপযুক্ত জনবল নিয়োগ করে তাদের প্রশিক্ষণ দেয়া এবং Dedicated Desk এর প্রধান হিসাবে অনেক শাখায় নারী কর্মকর্তা নিয়োগ প্রদান ;
৮. বাংলাদেশ ব্যাংকের পুনঃ অর্থায়ন কীমের আওতায় ব্যাংক মহিলা উদ্যোক্তাদের শুধুমাত্র ব্যক্তিগত গ্যারান্টি কে জামানত হিসাবে বিবেচনা করে ২৫.০০ লক্ষ টাকা পর্যন্ত খুণ সুবিধা প্রদান। ব্যাংক রেটে গৃহীত পূরণ অর্থায়নকৃত তহবিল গ্রাহক পর্যায়ে (নারী উদ্যোক্তার ক্ষেত্রে) ব্যাংক রেট + ৫% সুদ হারে মঞ্জুর করা হয়।

## এসএমই খাতে লক্ষ্যমাত্রাঃ

এসএমই খাতকে অর্থনৈতিক উন্নয়নের অন্যতম এজেন্ডা বিবেচনায় ২০১০ সালে প্রথমবারের মত নির্ধারিত বাজেট ছিল ২৩.৯৯৫ কোটি টাকা, ২০১১ সালে বাজেট ছিল ২০০০ কোটি টাকা এবং ২০১২ সালে বাজেট ১৯৮০ কোটি টাকা। (তারল্য সংকটের কারণে সাময়িকভাবে লক্ষ্যমাত্রার নিম্নমুখী অবস্থান গ্রহণ করা হয়েছিল) এবং ২০১৩ সালে লক্ষ্যমাত্রা ছিল ৩১.৭০ কোটি টাকা। ২০১৩ সালে (জুন পর্যন্ত) বিতরণ করা হয়েছিল ১৫৯০.৮৯ কোটি টাকা। বর্তমানে জনতা ব্যাংকে এসএমই খণ্ডের পরিমাণ ৬১৩৩.৮৬ কোটি টাকা।

## নারী উদ্যোক্তাদের জন্য বিশেষ কর্মসূচীঃ

বাংলাদেশের মোট জনসংখ্যার প্রায় ৫০% নারী। জনসংখ্যার এ কাঠামোর কারণে টেকসই অর্থনৈতিক প্রবৃদ্ধির জন্য অর্থনীতির মূল স্রোতে নারীদের অংশ গ্রহণ একান্তভাবে অপরিধার্য, বিষয়টি জনতা ব্যাংক বিবেচনায় রেখেছে। ক্ষুদ্র ও মাঝারী উদ্যোক্তে নারী উদ্যোক্তাদের জন্য সহজ শর্তে বাংলাদেশ ব্যাংক কর্তৃক গৃহীত পদক্ষেপের অনুসরণে জনতা ব্যাংক নিম্নরূপ কার্যক্রম গ্রহণ করেছে :

০১. দেশের শিল্প উন্নয়নকে সুযম ও সংগঠিত করার লক্ষ্যে এসএমই খাতে মহিলা উদ্যোক্তাদের জন্য সহজ শর্তে অধিকতর প্রাতিষ্ঠানিক খুণ সুবিধা নিশ্চিত করণ এবং বাংলাদেশ ব্যাংক পুনঃঅর্থায়ন কীমের সমুদয় অর্থের নুন্যতম ১৫% বরাদ্দ রাখা ;
০২. এ খুণ প্রাপ্তির ক্ষেত্রে নারী উদ্যোক্তাদের জন্য ব্যাংক রেট (বর্তমানে ৫%) + ৫% অর্থাৎ ১০% সুদহার নির্ধারণ ;
০৩. ক্ষুদ্র ও মাঝারি মহিলা উদ্যোক্তাদের সকল ধরনের খুণ আবেদন পত্র সর্বোচ্চ অগ্রাধিকার ভিত্তিতে গ্রহণ ও নিষ্পত্তি করণ ;
০৪. দেশব্যাপী নারী উদ্যোক্তাদের জন্য সকল প্রকার প্রচারের মাধ্যমে অবহিতকরণের ব্যবস্থা গ্রহণ ;
০৫. প্রতিটি শাখায় নারী উদ্যোক্তার জন্য বিশেষ পরামর্শ ও সেবাকেন্দ্র স্থাপন এবং নারী উদ্যোক্তাদের সাথে সেবা বান্ধব আচরণ নিশ্চিতকরণ।

## প্রচার প্রচারণা ও মেলায় অংশগ্রহণ :

ব্যাংকের এসএমই খাতের প্রচারের মাধ্যমে অধিকতর প্রসারের নিমিত্তে বিভিন্ন ধরনে এসএমই কর্মকাণ্ড সম্পৃক্ত প্রতিষ্ঠান কর্তৃক অয়োজিত মেলায় অত্র ব্যাংক অংশগ্রহণ করে থাকে। বিগত দিনে বিভিন্ন মেলায় অংশ গ্রহনের বিবরণ নিম্নরূপ :

ক্রমিক	মেলা আয়োজনকারী প্রতিষ্ঠানের নাম	মেলার নাম	মেলা অনুষ্ঠানের তারিখ	অংশগ্রহণকারী প্রতিষ্ঠান
০১.	বাংলাদেশ ব্যাংক	রোড' শো -২০১০ এসএমই অর্থায়ন, কৃষিখণ বৃদ্ধি ও মানিলভারিং প্রতিরোধ বিষয়ক সচেতনার সৃষ্টি। টেকনাফ থেকে তেঁতুলিয়া পর্যন্ত ৫৫টি সরকারী ও বেসরকারী ব্যাংকের গাড়ী বহর	২৬শে মার্চ, টেকনাফ থেকে গাড়ী বহর যাত্রা শুরু এবং ০৪ এপ্রিল তেঁতুলিয়ায় গাড়ী বহর সমাপ্ত	সরকারী ও বেসরকারী সহ ৫৫টি ব্যাংকের গাড়ী বহর
০২.	এফবিসিসিআই	৫ম আন্তর্জাতিক উইমেন এসএমই এক্সপো বাংলাদেশ ২০১০, ছট্টগ্রাম	আক্টোবর ২৭- নভেম্বর/ ২০১০	সরকারী, বেসরকারী ব্যাংক
০৩.	এসএমই ফাউন্ডেশন	এসএমই ফ্যাইনান্সিং ফেয়ার চট্টগ্রাম	ফেব্রুয়ারি ১৫-১৬/২০১১	সরকারী, বেসরকারী ব্যাংক
০৪.	এসএমই ফাউন্ডেশন	৫ম আন্তর্জাতিক ইনোক্সিক্যাল প্রোডাক্ট ফেয়ার, ঢাকা	জুলাই ৬-৯/২০১১	সরকারী, বেসরকারী ব্যাংক
০৫.	জাতীয় ক্ষুদ্র ও কুটির শিল্প সমিতি	নাসিব পার্বত্য উৎসব/ ২০১১ রাঙামাটি	সেপ্টেম্বর ৮-১২/২০১১	সরকারী, বেসরকারী ব্যাংক ও স্থানীয় কুটির শিল্প প্রতিষ্ঠান
০৬.	IIDFC & NSIC (India)	এসএমই টেকনোলজী ফেয়ার ঢাকা	আক্টোবর ৭-১৬/ ২০১১	সরকারী, বেসরকারী ব্যাংক ও বেসরকারী টেকনোলজী প্রতিষ্ঠান
০৭.	জাতীয় ক্ষুদ্র ও কুটির শিল্প সমিতি	এসএমই সৈকত উৎসব/ ২০১১ কক্ষবাজার	নভেম্বর ১২-১৪/২০১১	সরকারী, বেসরকারী ব্যাংক
০৮.	এসএমই ফাউন্ডেশন	এসএমই উদ্যোগ্তা - ব্যাংকার্স সমেলন, বারিশাল	ফেব্রুয়ারি ২৮-২০১২	সরকারী, বেসরকারী ব্যাংক
০৯.	রাঙা মাটি পার্বত্য জেলা পরিষদ	রাঙা মাটি পার্বত্য মেলা-২০১৩	১১.০১.২০১৩ হতে ১৮.০১.২০১৩	সরকারী, বেসরকারী ব্যাংক

#### পুনঃ অর্থায়ন ক্ষীম এ অংশগ্রহণ চুক্তি :

এডিবি'র অর্থায়নে বাংলাদেশ ব্যাংকের সাথে (ক) ক্ষুদ্র ও মাঝারী এন্টারপ্রাইজ খাতে পুনঃঅর্থায়ন অংশগ্রহণ চুক্তি (খ) কৃষিজাত পণ্য প্রক্রিয়াজাত করণের জন্য মফস্বল ভিত্তিক শিল্প স্থাপনে পুনঃঅর্থায়ন অংশ গ্রহণ চুক্তি (গ) ইট ভাটার চুলীর দক্ষতা উন্নয়ন প্রজেক্ট চুক্তি (ঘ) সৌর শক্তি, বায়ো গ্যাস ও বর্জ পরিশোধন পান্ত খাতে পুনঃ অর্থায়ন চুক্তি সম্পাদিত হয়েছে। এছাড়াও Two Step Loan Fund for refinance or preformance under JICA assised Financial sector project for development of Small & Medium sized Enterprise ও বাংলাদেশ ব্যাংক ফাস্ট নামে পুনঃঅর্থায়ন ক্ষীম কর্মসূচীতে অত্র ব্যাংকের অংশগ্রহণ চুক্তিসহ মোট ২টি চুক্তি সম্পাদনের প্রক্রিয়াবীন আছে।

এসএমই খণ্ড সংক্রান্ত বিভিন্ন তথ্যাদি জনসাধারণকে অবহিত করণের লক্ষ্যে ব্রহ্মশিয়ার, লিফলেট, পোষ্টার, ব্যানার ইত্যাদি জনতা ব্যাংকের সকল শাখার মাধ্যমে বিতরণ ও প্রদর্শন করা হয়ে থাকে।

#### জনতা ব্যাংকের এসএমই খণ্ড সমূহ :

ফুড এন্ড এলাইড, টেক্সটাইল ইন্ডাস্ট্রিজ, ইঞ্জিনিয়ারিং, কেমিক্যালস এন্ড ফার্মাসিউটিক্যালস, পেপার এন্ড প্রিন্টিং, কম্পিউটার এন্ড সফটওয়্যার, সেবা শিল্প, স্পেশাল প্রোগ্রাম (এসএমই), নারী উদ্যোগাদের জন্য বিশেষ খণ্ড

কর্মসূচি। মহিলা উদ্যোগ্তা, মাইক্রো ক্রেডিট, অন্যান্য, ব্রিক ফিল্ড, ফুড গ্রেইন, লেদার প্রোডাক্ট, ডায়াগনোষ্টিক সেন্টার, লাইট ইঞ্জিনিয়ারিং প্রতিষ্ঠান, ট্রেডিং, জামানত বিহীন খণ্ড, হাঁস মুরগীর খামার, দুর্ধু খামার, গরু মোটাতাজা করণ, ছাগল পালন, মৎস্য খামার, মিশ্র খামার, চিংড়ি চাষ, মৎস ও চিংড়ি হাচারী (মৎস্য ও চিংড়ি পোনা উৎপাদন) ও মৎস্যজাত অন্যান্য প্রকল্প, প্রাণী খাদ্য তৈরী কারখানা (ফিড মিল), কৃষি ভিত্তিক খামার/কারখানা সম্প্রসারণ ও চলতি মূলধন খণ্ড থদান। সুন্দর হার ১৪%- ১৫.৫%। হার্টিকালচার : (ক) ফল/ ফলাদি উৎপাদন, উচ্চ আয়ের ফসল উৎপাদন ও বাজারজাতকরণ, কৃষিপণ্য ভিত্তিক খাদ্য প্রক্রিয়াজাত করণ প্রকল্প, বীজ উৎপাদন, প্রক্রিয়াজাতকরণ ও সংরক্ষণ, চা শিল্প, রাবার শিল্প, কৃষি ও সেচ যন্ত্রপাতি প্রস্তুত কারখানা, হিমাগার, রঙানীয়োগ্য দ্রব্যাদি উৎপাদন খাত, বাংলাদেশ ব্যাংক ও জনতা ব্যাংকের মধ্যে সম্পাদিত পুনঃ অর্থায়ন চুক্তির আওতায় SME খণ্ড কর্মসূচি বাস্তবায়ন, আমদানী বিকল্প খাত, কৃষি ভিত্তিক খাত, ধান প্রক্রিয়াকরণের মাধ্যমে চিড়া ও মুড়ি তৈরীকরণ এবং বাজারজাতকরণ প্রকল্প, হস্ত ও কুটির শিল্প, পাদুকা শিল্পে মডেল ফাইন্যান্স। সৌর শক্তি, বায়োগ্যাস, বর্জ পরিশোধন, সুইং থ্রেড ডাইং, করোগেটেড কার্টুন, গাম টেপ, পলি ব্যাগ, বিবিন/ রোল (পেপার), বিবিন (সিম্পপেক্স এবং রিং), লেবেল প্রিন্টিং, বাটন, ইলাস্টিক, ওভেন লেবেল, এমব্রেডারী, বরফ কল আইসক্রীম ইত্যাদি প্রকল্পে অর্থায়ন করা হয়ে থাকে।

Small and Medium Enterprises (SME) can be rightly called as the economic growth engine of Bangladesh. The SME sector in Bangladesh is growing at an exceptionally fast rate. The philosophy of extending banking services to SME's of the country is to meaningfully push every one up to the next level. This upward push would be meaningful as they would be business wise competitive for a sustainable future.

The SME sector is one of the greatest contributors for GDP, which is directly related to our employment and poverty alleviation. SMEs in Bangladesh have higher potentials and can play a very significant role in growth and development.

A strong vibrant financial sector can play a significant role in the growth and development of Small and Medium Enterprises by providing credit support to potential entrepreneurs.

LankaBangla Finance Limited, a multi product joint venture financial institution launched its SME-Finance Operation back in 2010. We are now offering different types of SME Products based on business needs. We value and recognize each customer needs and actively participate for the development of SME sector in Bangladesh.

LankaBangla Finance Limited is offering following SME products under trading, manufacturing & service sector:

- Unsecured Installment Loan( Up to BDT 1.0 million)
- Partial Secured Installment Loan
- Fully Secured Installment loan
- Woman Entrepreneur SME Finance( Up to BDT 5.0 million)
- Commercial Vehicle Finance
- Agro Processing industry finance
- JICA Fund SME Finance

#### **Unsecured Installment Loan:**

We understand the value and the sentiments on which client's business is built. Therefore we understand why client's labor of love should never reach a stagnancy level for want of a cash influx. That is precisely why we help the clients take their business to newer heights with our Unsecured Business Installment Loan.

The features are:

- Minimum 2 years experience in the same line of business
- Minimum 24 years & maximum 55 years
- Loan amount from BDT0. 5 million to BDT 1.0 million.
- Up to 36 months
- Equal monthly installment.
- No collateral is required depending on clients profile

#### **Partial Secured Installment Loan:**

This is one of our popular products. We offer Partially Secured Installment loan which requires partial security in the form of TDR (term Deposit Receipt) against the proposed loan. Minimum 2 years experience in the same line of business. The features are:

- Minimum 24 years & maximum 55 years
- Minimum 2 years experience in the same line of business
- Loan amount from BDT 0. 5 million to BDT 50.0 million.
- Up to 60 months
- Equal monthly installment or revolving facility depends on client's needs & business nature
- Partial collateral is required i.e .FDR/TDR

#### **Fully Secured Installment loan:**

A fully secured debt is a loan in which the borrower pledges some asset (e.g. a property or 100% in the form of Term Deposit Receipt as collateral for the loan).The other features are:

- Minimum 2 years experience in the same line of business
- Minimum 24 years & maximum 55 years
- Loan amount from BDT1.0 million to BDT 50.0 million.
- Up to 60 months
- Equal monthly installment or revolving facility depends on client's needs & business nature
- Fully secured by collateral i.e. land, building, flat etc.

#### **Woman Entrepreneur SME Finance:**

We proudly stand beside the prominent & prospective Woman Entrepreneur in our country and finance them under the Woman Entrepreneur Installment loan. We are offering this product to different types of Beauty Parlor, Printing & packaging, Boutique house, manufacturing concern and trading house etc.

The other features are:

- Minimum 2 years experience in the same line of business
- Minimum 24 years & maximum 55 years
- Loan amount from BDT 1.0 million to BDT 5.0 million.
- Up to 60 months
- Lower rate of interest
- Equal monthly installment.
- Unsecured loan facility up to BDT1.0 million

#### **Commercial Vehicle Finance:**

Vehicles for transporting raw materials/finished goods/office: employees associated with mainstream business of eligible enterprise. Others features are:

- Minimum 2 years experience in the same line of business
- Minimum 24 years & maximum 55 years
- Loan amount from BDT 1.0 million to BDT 5.0 million.
- Loan upto 80% of the vehicle Price
- Up to 60 months
- Equal monthly installment

#### **JICA Fund SME Finance:**

Priority Projects:

- Investment in productive equipment and facilities

#### **Eligible Investments for Sub-loans:**

(1) Fixed Assets, including

- Machinery & Equipment
- Factory Buildings & related Civil Works

(2) Technical Know-how, Consulting Services and Training

(3) Initial Working Capital associated with the investment loan.

(4) Purchase of Commercial Vehicle

#### **Others features are**

- Minimum 2 years experience in the same line of business
- Loan amount from BDT 1.0 million lac to BDT 50.0 million.
- Up to 60 months
- Equal monthly installment
- Lower interest rate

#### **Agro Processing industry finance:**

We are ready to finance to different kinds of agro processing Industry of our country as per Bangladesh Bank provided list of Agro base industry product at a very cheaper rate.

For details please visit our website: [www.lankabangla.com](http://www.lankabangla.com) where our soft copy of Application Form & checklist of required documents are available. You can also send email along with contact number to [dipto@lankabangla.com](mailto:dipto@lankabangla.com) or send message from your mobile to 01847084269, we will call back you.

# Mercantile Bank Limited



Mercantile Bank Limited (MBL) was incorporated as a public limited company in the year May 1999 and commenced commercial operations on 2nd June of the same year. MBL is the testimony of the materialization of the dreams of some of the reputed persons in the business and industrial circles of the country to contribute enormously to the cause of national economy by reaching out the banking services to the wider segments of the populace befitting their requirements. Our mission is to be the most caring bank focusing on inclusive growth through deployment of available resources across the different borrowers/sectors and geographical areas nevertheless would remain healthy in all respects through value addition up to the expectation of all our stakeholders/ regulators.

Within the span of its journey for 14 years, MBL as a third generation bank has navigated itself in the right direction and carved its position as one of the leading commercial banks of the country with competitive edge. MBL has earned reputation for its wide arrays of financial products, superior value addition in its customer services, providing the business solutions to the diversified segments of its growing number of constituents.

As part of our endeavor to ensure inclusive growth of the economy and to be truly a 'বাংলার ব্যাংক' we are ramifying our network coverage to both urban and rural areas. We have 86 (Eighty Six) branches including 5 (Five) SME/Krishi branches as on December 31, 2012 and expecting to add more branches in our network coverage within this year-end.

Apart from the existing deposits and loan products, MBL has launched its mobile Banking Services "**MYcash**" to its customers across the corners of Bangladesh using the cell phone service infrastructure to reach out its services to the far flung areas of the country as part of ensuring its contribution to the cause of national economy. MBL intends to be the tech-savvy bank through automation of its banking operation thereby to ensure providing of hassle free real time banking service to the clienteles.

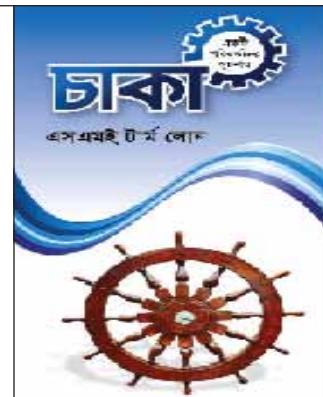
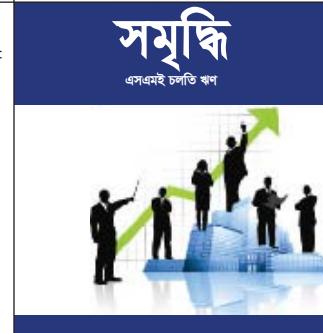
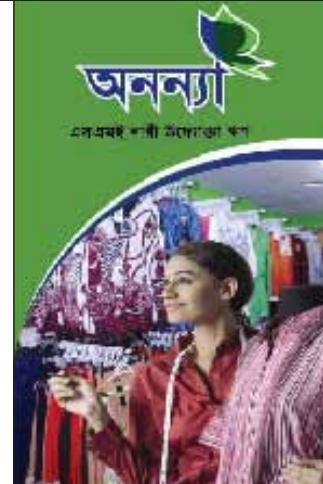
MBL is committed to maintaining high standard of corporate governance with a view to enhancing stakeholders value, upholding the confidence level of all the constituents, establishing customer trust, maintaining transparency in all the operational areas

and keeping high on the agenda of Bank's corporate vision as to be one of the finest financial institutions in the banking industry. Besides, as a policy priority we always attach utmost importance on ensuring compliance with all the regulatory and prudential guidelines provided by Bangladesh Bank/other regulatory authorities.

Moreover, MBL has established Mercantile Bank Foundation (MBF) and each year we contribute here 1% of our Operating Profit but not less than BDT 4.00 million for ensuring our part of participation in the corporate social activities. From this foundation each year we offer educational scholarship under the banner of "Mercantile Bank Abdul Jalil Education Scholarship" for the poor but meritorious students who attain excellent results in the public exams. Furthermore, each year on the founding anniversary of the Bank, we provide 'Mercantile Bank Award' to some intellectual personalities of the society for outstanding contribution in their respective fields.

**Small and Medium Enterprises (SME)** is considered as thrust sector of the economy. SME is the Engine of Growth as this sector churns out 20%-25% of the country's GDP growth.

In order to promote the SMEs, MBL has following arrays of products befitting the requirements of the diversified segments and sectors of the economy.

<p><b>CHAKA “চাকা” (Term Loan)</b></p> <ul style="list-style-type: none"> <li>❖ To make business expansion and procure capital machinery and other fixed assets of the business.</li> <li>❖ Loan Limit Tk 0.50 lac to Tk 100.00 lac.</li> <li>❖ Collateral free up to Tk 8.00 lac with the applicable conditions.</li> <li>❖ Repayment period- 12 months to 60 months.</li> <li>❖ Age limit- 21 years to 60 years.</li> <li>❖ Minimum 2 years experience in the respective field of business.</li> <li>❖ The project must be financially, economically and commercially viable.</li> </ul>	
<p><b>SAMRIDDHI “সমৃদ্ধি” (Continuous Loan)</b></p> <ul style="list-style-type: none"> <li>❖ To meet up any acceptable working capital requirement of the business.</li> <li>❖ Loan Limit Tk 0.50 lac to Tk 100.00 lac.</li> <li>❖ Repayment period- 12 months, which is renewable.</li> <li>❖ Age limit- 21 years to 65 years.</li> <li>❖ Minimum 2 years experience in the respective field of business.</li> <li>❖ The project must be financially, economically and commercially viable.</li> </ul>	
<p><b>MOUSUMI “মৌসুমী” (Short Term Seasonal Loan)</b></p> <ul style="list-style-type: none"> <li>❖ To meet up short term seasonal need of the business.</li> <li>❖ Loan Limit Tk 0.50 lac to Tk 100.00 lac.</li> <li>❖ Repayment period- Maximum 9 (nine) months.</li> <li>❖ Age limit- 21 years to 65 years.</li> <li>❖ Minimum 2 years experience in the respective field of business.</li> <li>❖ The project must be financially, economically and commercially viable.</li> </ul>	
<p><b>ANANNYA “অনন্যা” (Women Entrepreneur’s Loan)</b></p> <ul style="list-style-type: none"> <li>❖ To meet up working capital requirement, procurement of capital machinery and other fixed assets for the Women Entrepreneurs.</li> <li>❖ Loan Limit Tk 0.50 lac to Tk 50.00 lac @ 10% interest p.a.</li> <li>❖ Collateral free up to Tk 8.00 lac in case of Term Loan with the applicable conditions.</li> <li>❖ Repayment period- 12 months to 60 months for Term Loan and 12 months for Continuous Loan, which is renewable.</li> <li>❖ Age limit- 21 years to 60 years.</li> <li>❖ Minimum 2 years experience in the respective field of business.</li> <li>❖ The project must be financially, economically and commercially viable.</li> </ul>	

# MIDAS FINANCING LIMITED



MIDAS Financing Limited (MFL) is a Public Company limited by shares. It was incorporated vide Registration No.C-28404(2250)/95 on 16 May 1995 under Section 150 of the Companies Act 1994. The Company obtained license from Bangladesh Bank on 11 October 1999 to operate as a non-bank financial institution under the Financial Institutions Act 1993. MFL is an offshoot of MIDAS (Micro Industries Development Assistance and Services) which was established in 1982 as a development organization under the auspices of USAID, Ford Foundation, SDC, etc. with the main thrust of economic self-reliance and empowerment of women through entrepreneurship development. In the walk through its mission, MFL has so far disbursed more than 5000 SME projects of which 20% are women entrepreneurs.

## SME services of MFL are –

- Small Enterprise Development (SED)
- Micro Enterprise Development Initiative (MIDI)
- Lease Finance

A brief of the services are given below –

Service(s)	Purpose	Limit	Special Feature
SED	Medium-term and long-term project loan and working capital loan for establishment of new enterprises as well as BMRE of existing enterprises	Tk.750,000/- to 10,000,000/-	<ul style="list-style-type: none"><li>• Collateral free loan up to Tk.7.5 lac.</li><li>• Special incentive (rebate on interest) on timely repayment</li><li>• Flexible mode of repayment – equal monthly or reducing</li><li>• Subsidized interest rate (@10%p.a) for deserving women entrepreneurs</li></ul>
MIDI	Short and medium term loan to meet fixed as well as working capital requirement of micro, small and marginal business owners	Tk.50,000/- to 1,000,000/-	<ul style="list-style-type: none"><li>• Collateral free</li><li>• Incentive for timely repayment</li><li>• Provision for additional loan</li><li>• Subsidized interest rate (@10%p.a) for deserving women entrepreneurs</li></ul>
Lease Finance	Machinery equipment	Tk.750,000/- to 10,000,000/-	<ul style="list-style-type: none"><li>• Simple processing</li><li>• Prompt service</li></ul>
	Auto Loan	Tk.500,000/- to 5,000,000/-	

## Whom and where do we finance?

Small and Medium Enterprises involved in manufacturing, trading or service business with practical experience of at least 1 (one) year are primarily eligible for the loan programs. Legal status of the projects would be –

- Proprietorship
- Registered Partnership
- Private Limited Company

### **Tenure**

Minimum 1 year to maximum 5 years. Grace period is allowed as per requirement of the project.

### **Service Charge**

Competitive pricing. Special rate is offered for women entrepreneurs, agricultural projects, projects under renewable energy sector and projects under light engineering sector.

### **Mode of Repayment**

Equal/Reducing/Monthly/Quarterly installment to match with the cash flow nature of the business.

### **Fees and Charges**

Application fee	:	Tk.200/-
Appraisal fee	:	1 – 1.5% of the loan amount
Documentation cost	:	At actual
CIB cost	:	At actual
Notarization cost (if req.)	:	At actual
Insurance	:	At actual

### **Security Options**

Mandatory	<ul style="list-style-type: none"><li>• Personal Guarantee of the Borrower(s)</li><li>• Demand Promissory Note</li><li>• Advance Installment Cheques</li><li>• Two security cheques each for half of the aggregate amount payable</li></ul>
Optional	<ul style="list-style-type: none"><li>• Third Party Guarantee from two responsible persons acceptable to MFL</li><li>• Mortgage of fixed assets (land or building)</li><li>• Lien of TDR/Marketable securities</li><li>• Registered Hypothecation of Fixed and floating assets</li></ul>

### **Contact:**

We have 16 branches throughout the country including Head Office, e.g. – Dhaka, Chittagong, Khulna, Bogra, Narayangonj, Comilla, Feni, Gazipur, Sitakunda, Islampur, Chandpur, Narshingdi, Keranigonj, Hathajari, Brahmanbaria and Jessore. For any further query please contact the following Officials at the Head Office –

SME Focal Person	Mr. Enamul Haque Khan, Manager 019-74093667
Women Entrepreneurs' Help Desk	Ms. Nilufar Sultana, Senior Manager 019-79492887
MIDAS Financing Limited, MIDAS Centre (10th – 11th floor), House – 05, Road – 16(new), Dhanmondi, Dhaka	

# MUTUAL TRUST BANK LTD.



**MUTUAL TRUST BANK LTD.**  
মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

## MTB SME Banking- our focus towards financial inclusion

MTB recognizes the important role played by small and medium enterprises (SMEs) in the development of the economy. Since 2007, we have been providing our services for urban, semi-urban and rural customers. We are committed to playing our part in supporting this engine of growth by providing the necessary access to finance needed by SMEs, evidenced by the fact that we offer one of the lowest lending rates in the market for SME clients.

MTB supports micro enterprises and SMEs across agriculture, renewable energy and other productive sectors. We also have a special focus on women entrepreneurs. MTB offers special current accounts and deposit products with market incentives for SMEs to facilitate better business management. We also offer training and workshops for access to finance, financial counseling, overcoming legal barriers, commercial linkages and business advisory services.

We continue our planned expansion and diversification by introducing new loan products for SME entrepreneurs and comprehensive financial solutions for farmers. MTB has also focused on providing banking facilities and linkages with micro level customers, sharecroppers, marginal farmers and "hawar" area beneficiaries as our ongoing strategy to support the financial inclusion of low income groups. Overall statistics up to September 30, 2013 are as follows;

Number of SME Borrowers	8869
Loan disbursed (in BDT crore)	1192.65
Loan Product	13
Deposit product	2

Backed by refinancing facilities from Bangladesh Bank, MTB has introduced a loan product, carrying a lower rate of interest, for "green" or environment-friendly projects - "MTB Green Energy" - to support our environmentally conscious customers. We have also designed a specifically targeted credit product "MTB IT Genius" for IT entrepreneurs.

## MTB Supports the Development of Women Entrepreneurs

MTB's core offering for women entrepreneurs are two loan products MTB Bhagyabati and MTB Gunabati. Special features include low interest rates, no collateral lower processing fees, easy processing, flexible repayment and grace periods (depending on business nature). The MTB Women Entrepreneur Cell has also extended additional support through workshops for bank financing, dealing with legal barriers, linkages with training institutes for business-based training, support at local and international fairs to display customer products and business advisory services.

## Our Deposit and Lending Products

### Deposit Products:

- **MTB Probaho:** interest bearing current deposit product
- **MTB Buniad:** fixed deposit product

### Loan Products:

- **MTB IT Genius:** "MTB IT-Genius" is tailor-made for ICT entrepreneurs, as a first time initiative by any bank in Bangladesh.
- **MTB Light Engineering:** Designed to finance the light engineering sector and its sub-sectors.
- **MTB Krishijat:** Designed to finance the agro processing industry and its sub-sectors
- **MTB Gunabati:** Designed to finance women-led SMEs engaged in manufacturing and special service industries that are 100% pre-financed by the SME Foundation. We apply single digit rate of interest - 9% p.a under the MTB Gunabati Loan scheme.
- **MTB Mousumi:** Designed to finance SMEs engaged in seasonal businesses.
- **MTB Krishib:** Specifically designed to finance the agricultural sector and its sub-sectors.
- **MTB Bhgyabati:** For women entrepreneurs, these loans are fully refinanced by Bangladesh Bank.
- **MTB Small Business:** This product is designed for all types of business requirements for micro and small enterprises.

- **MTB Revolving:** This product is designed to meet working capital requirements and support continuous growth (CC (H) & revolving type loan).
- **MTB Microfinance:** This product is designed for NGOs (MFI NGOs) to supply wholesale credit for onward lending to their beneficiary members in the form of micro credit.
- **MTB Diggon:** This product is extended on the basis of fixed deposit receipts (FDR).
- **MTB Green Energy:** Designed to finance the renewable energy sector (solar, bio-gas); agri-SMEs and farmers are the target customers.
- **MTB Youth Line:** Designed to finance the youth entrepreneurs with start up business. Loan under this product is 100% pre-financed by SME Foundation which enable to offer single digit rate of interest, i.e @9.00% p.a to the prospective youth entrepreneurs who are innovative, skilled and trained, but cannot start their business due to lack of the initial capital support. B'YEAH (Bangladesh Youth Enterprise Advice & Help centre) being a partner with MTB will provide capacity building and mentoring to the prospective customers.

#### **Complete Financial Solution for Agro-Based Farms**

For farms and agro-enterprises that have different financing requirements (e.g. for solar irrigation pumps, farm equipment, seed and fertilizer) MTB is a one-stop financial facility.

#### **NGO Linkage Program**

NGOs support sustainable development through programs for poverty reduction, gender equity and climate change adaptation and mitigation. MTB is proud to support the development of these target groups through our NGO linkage program by ensuring access to credit.

#### **Financing to Community based Organizations (CBOs)**

Mutual Trust Bank is the 1<sup>st</sup> bank to provide financial support to CBOs, having financed 18 CBOs, creating positive development impact in terms of employment and poverty alleviation.

#### **Environment friendly product MTB Green Energy**

The eco friendly product designed to finance renewable energy sector, i.e solar, bio-gas etc. SMEs, agri SMEs and farmers are the target customers. Under this loan scheme MTB developed Solar Irrigation Pump Model for the agri sector. So far MTB has financed 24 solar irrigation systems with PV capacity of 172.44 KWp under 17 projects enabling around 600 farmers to cultivate their 800 acre land for the whole year round.

#### **SME Focus in 2014**

MTB will continue to focus on financial inclusion through the delivery of financial services at affordable costs. In 2014 MTB will have special focus to facilitate IT and young entrepreneurs as well as to promote green investment in addition to regular lending to SME clients. We will continue to develop new ideas and processes and explore the use of innovative technologies as delivery mechanisms to support the growth of our SME business. We will modify, update and develop our policies and programs periodically to support enterprise creation, foster entrepreneurship and facilitate access to finance and banking facilities for SMEs.

National Bank Limited



National Bank Limited  
A Bank for Performance with Potential

# এনবিএল এসএমই লোন

এনবিএল  
নায়ী জাগরুণ  
একটি এসএমই লোন



এনবিএল  
উইভারস লোন  
—  
একটি এসএমই লোন



এনবিএল  
স্মল বিজনেস লোন  
—  
একটি এসএমই লোন



- মেয়াদী ও চলতি খাণ সুবিধা।
- জামানত বিহীন খাণ।
- ঝামেলা বিহীন ও সহজ শর্ত।
- প্রতিযোগিতামূলক সুদের হার।
- খাণ পরিশোধের মেয়াদ সর্বোচ্চ পাঁচ বছর।
- মাসিক সমান কিসিতে পরিশোধযোগ্য।
- গ্রেস পিরিয়ড সুবিধা।



ন্যাশনাল ব্যাংক লিমিটেড  
প্রতিশ্রুতিশীল কর্মতত্ত্বের একটি ব্যাংক

[www.nblbd.com](http://www.nblbd.com)

# এনবিএল এসএমই লোন



## এনবিএল স্মাল বিজনেস লোন

- ★ জামানত বিহীন ঋণ।
- ★ ঝামেলা বিহীন ও সহজ শর্ত।
- ★ ঋণের পরিমাণ সর্বোচ্চ ৫ (পাঁচ) লক্ষ টাকা।
- ★ প্রতিযোগিতামূলক সুদের হার।
- ★ ঋণ পরিশোধের মেয়াদ সর্বোচ্চ পাঁচ বছর।
- ★ মাসিক সমান কিন্তিতে পরিশোধযোগ্য।
- ★ গ্রেস পিরিয়ড সুবিধা দেয়া হয়।



ন্যাশনাল ব্যাংক লিমিটেড

প্রতিশ্রুতিশীল কর্মসূল একটি ব্যাংক

[www.nblbd.com](http://www.nblbd.com)

# NCC BANK LTD.



**NCC Bank Ltd.**  
Where Credit and Commerce Integrates

## THE ROLE OF SME FINANCE OF NCC BANK LTD.

The SME sector is of importance to national economy as it contributes significantly to employment and GDP. The growth of SME Sector is very much interlinked with employment generation, increasing productivity resulting creation of new wealth as well as the scope for distribution of the same. We may, therefore, term the SME Sector as a mechanism for alleviation of poverty. Thus the role of SMEs in the economic development of any developing country like Bangladesh cannot be over emphasized. This is a labour intensive sector and its gestation period is comparatively minimum. Consequently, it can contribute to the rapid growth of economy and increase of national income as well.

Many countries consider the SME sector conducive for employment generating tools. As such, the SME sector deserves more attention and focus to foster economic growth, employment generation & poverty alleviation. Financing in SMEs by the banks is a longstanding demand from the side of economists and policy makers of Bangladesh. Accordingly, the Govt. has taken the SME sector as the thrust sector of the economy. In line with the Government directives, Bangladesh Bank has designed a preferential lending policy to promote SME sector. Accordingly, it has been declaring yearly target for disbursement of SME loans through Banks & NBFI's since 2010. The target fixed for the year 2012 was at Tk.59,000 crore.

Women constitute about half of total population of Bangladesh but very few of them have access to economic activities. In order to ensure participation of Women entrepreneurs in economic activities, following institutional & financial policies under SME have been put in place for compliance of the Banks/NBFI's:

- Opening of Women entrepreneurs dedicated desk headed by Women executive/Officer in every banks/NBFI.
- Disbursement of loans at maximum of 10% interest.
- Sanction of loan upto Tk.25.00 lac may be considered against personal guarantee without collateral security under refinance scheme of Bangladesh Bank. In this regard group security/social security may be taken into account.

- Keeping 15% fund reserved under refinance scheme of Bangladesh Bank.
- Refinance is allowed to Banks & NBFI's for SMEs & Agro processing industries from the funds of Bangladesh Bank, IDA and ADB.
- Disbursement of at least 10% of the total loans to women entrepreneurs under SME to have refinance facility from Bangladesh Bank.
- 100% refinance is allowed against financing to women entrepreneurs.
- 100% refinance is allowed against financing for setting up rural based Agro-processing industries outside divisional head quarters & Narayangonj city.
- Refinance is allowed against working capital, medium & long term loans.
- To open more SME/Agri. Branches and service centers in sub-urban and rural areas to serve SMEs.
- To develop more cluster under Area approach taking scope and opportunity into consideration.
- To join with SME foundation for pre-funding facility under their Wholesale Credit Program for financing SMEs at concessional rate.
- To use Mobile Phone/Smart Card for disbursement / recovery of SME loans for minimizing loan management cost under Financial Inclusion Policy being pursued by Bangladesh Bank.
- To set up dedicated SME units with specialized staff.
- To build up a client relationship approach that does not focus on credit only but on the cross-selling of a mix of products beyond credits.

NCC Bank with its 98 branches including 08 SME/Agri. Branches all over the country engaged in financing in SMEs. Besides, there are some service centers in operation for this purpose. In the last year (2012), target of disbursement was Tk.400 crore, while achievement was 141%. In the current year (2013), target has been set for Tk.500 crore. The Bank is progressing satisfactorily towards achievement of the set target. At present total SME Credit Portfolio about Tk.3694.09 crore, which is nearly 45% of total credit portfolio of the bank.



NCC Bank also offering cluster based financing in some selected areas in the field like loom industries (Tangail District & adjacent areas), shoe industries (Baneshwar/Putia under Rajshahi District & adjacent areas), export oriented small garments industries (Syedpur in the Nilfamari District & adjacent areas), women based cottage industries (Bogra District & adjacent areas), Agor, Agor oil & Agor dust (Borolekha Upozela in Moulivibazar District).

Our Bank has participated in a "Road Show" from Teknaf to Tetulia for creating awareness among the Small & Medium Entrepreneurs organized by Bangladesh Bank alongwith other private & public sector Banks. We have also participated in several fairs organized by Bangladesh Bank, SME Foundation & FBCCI.

# National Finance Ltd



## Company Profile

National Finance Ltd (NFL) is incorporated as a Public Limited Company under the Companies Act 1994 and licensed by Bangladesh Bank under the Financial Institutions Act 1993. The company was established with the objective to create an institution that will cater to the investment need of the economy.

The company started as a provider of lease finance for acquiring assets for industrial and commercial use. As the company grew, the products and services were diversified to cater to the need of the growing customer base. Besides Lease and Term Loan, NFL now offers a number of other financial solutions i.e. Corporate Finance, SME Finance, Consumer Finance, Auto Loan and a wide range of working capital solution like Work Order Finance, Factoring and Secured Overdraft facility. NFL offers a wide range of deposit products like Fixed Deposit, Monthly Income Scheme, Quarterly Earner Scheme, NFL Double Delight, NFL Triple Crown, etc.

## SME Finance

### Loan Features:

1. Loan amount: Tk. 200,000/- to Tk. 5,000,000/-
2. Nature of Business: Manufacturer, Service Provider, Business
3. Legal Formation: Proprietorship, Partnership, Private limited company
4. Experience: At least 2 years
5. Nationality: Bangladeshi by born
6. Loan Tenure:
  - a. Working capital: 1 year
  - b. Term Loan/Lease: 2 -5 years
7. Age of the sponsor:
  - a. Minimum: 21 years
  - b. Maximum: 60 years
8. Security:
  - a. Mortgage [in applicable case]
  - b. Third party personal guarantee(s) [including spouse/family member]
  - c. Hypothecation [in applicable case]
9. Employment: No government employee is eligible for finance.

### Required Document:

1. Trade License [up to date]
2. TIN
3. VAT [in applicable case]
4. Certificate of Incorporation, Memorandum and Articles of Association, Board Resolution [for private limited company]
5. Registered partnership deed
6. Financial report [2 years]
7. Bank statement [1 year]
8. National ID/Passport [photocopy]
9. Net worth statement of the sponsor(s)
10. Passport size photo [2 copies]
11. Last month's electricity/gas/telephone bill [photocopy]
12. Rental deed of office/factory
13. Stock list
14. Bio data and 2 copies passport size photo of the third party guarantor(s)
15. Permission from authorized Ministry/concern [in applicable case]

## Women Entrepreneur Finance

### Loan Features:

1. Loan amount: Tk. 200,000/- to Tk. 5,000,000/-
2. Rate: 10%
3. Nature of Business: Manufacturer, Service Provider, Business
4. Legal Formation: Proprietorship, Partnership, Private limited company
5. Experience: At least 2 years
6. Nationality: Bangladeshi by born
7. Loan Tenure:
  - a. Working capital: 1 year
  - b. Term Loan/Lease: 2 -5 years
8. Age of the sponsor:
  - a. Minimum: 21 years
  - b. Maximum: 60 years
9. Security:
  - a. Mortgage [Mortgage free loan up to Tk. 2,500,000/- [in applicable case]
  - b. Third party personal guarantee(s) [including spouse/family member]
  - c. Hypothecation [in applicable case]
10. Employment: No government employee is eligible for finance.

**Required Document:**

1. Trade License [up to date]
2. TIN
3. VAT [in applicable case]
4. Certificate of Incorporation, Memorandum and Articles of Association, Board Resolution [for private limited company]
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12. Rental deed of office/factory
13. Stock list
14. Bio data and 2 copies passport size photo of the third party guarantor(s)
15. Permission from authorized Ministry/concern [in applicable case]

## About NRB Bank Ltd.

NRB Bank is one of the fourth generation private sector banks to have begun operations in 2013, where local meet global. Bringing together a passionate and entrepreneurial group of NRB investors from all over the world, NRB Bank aims to be the leading dedicated financial institution for NRB's to invest in Bangladesh and for Bangladeshi individuals and corporate to access international market.

NRB Bank offering Corporate, SME, Retail banking, SME banking, NRB and Premium banking to meet the needs of a broad customer based. With a mission on building long term commitment with our clients, NRB Bank will be providing the right solutions that combine professionalism, expertise and financial strength, and aims to be the preferred provider of financial services. We demonstrate our bank with the motto "Not just another Bank" through our values, Dynamic, Integrity, Global customer centric, Integrity, and Technology oriented to create distinct financial bank locally and internationally.

### Vision

To be the leading dedicated financial institution for NRBs to invest in Bangladesh and for Bangladeshi individuals and corporates to access international markets.

### Mission

NRB Bank aims to be the preferred provider of targeted financial services as a conduit for investment to and from Bangladesh for our Bangladeshi communities both domestically and internationally, to accelerate the industrialisation of Bangladesh.

We will strengthen these relationships by providing the right solutions that combine professionalism, expertise and financial strength.

### Goal

Our goal is to create customer loyalty, shareholder value and employee satisfaction.

### NRB Banking

- o NRB My Savings
- o NRB FCY Account
- o NRB Rising
- o NRB Quick Cash

### Monthly Saving Schemes

- o NRB Monthly Saver
- o NRB Monthly Secure Saver
- o NRB Double Benefit
- o NRB Triple Benefit
- o NRB Millionaire
- o NRB Multi-Millionaire

### Other Products

- o Student Banking
- o Payroll Banking
- o Internet Banking
- o SMS Banking
- o Phone Banking

### **Corporate Banking**

- o Corporate Banking Products & Services
- o Regular Credit Products
- o Trade Service Products
- o Syndicated Financing Services
- o Cash Management Solutions

### **Retail Deposit**

- o NRB Savers
- o NRB Power Savers
- o NRB Current Account
- o NRB Term Deposit
- o NRB Monthly Interest Paying Term Deposit

# ONE Bank Limited



## Write up for SME “Entrepreneurship and Innovation Expo’2013”

ONE Bank Limited (OBL), incorporated in 1999, is one of the leading private sector commercial banks in our country. Currently the bank has a network of 64 branches spread over the country. The bank is among the pioneers in introducing real-time online banking in Bangladesh. It has a basket of diversified products and services namely general banking, corporate and foreign trade financing, syndication and structured financing, lease financing, retail and SME financing, agricultural financing, issuing guarantees, treasury function and operation in money market.

Small and Medium Enterprises (SMEs) play the pivotal role in paving the way for sustainable economic development of a country. SMEs are now globally recognized as important vehicles for creating employment opportunities and social cohesion particularly for developing countries. Bangladesh Government has already identified it as a thrust sector and Bangladesh Bank, in line with the stance, has given top priority for financing this sector. Bangladesh Bank has accordingly instructed the banks and financial institutions to extend maximum support to this sector. Therefore, ONE Bank Limited has formed a separate SME Division for maintaining full scale operation of SME financing related activities.

To cater to the needs of SME business, ONE Bank Limited has two specialized products named “OBL Shubidha” and “OBL Romoni” which have maximum limits up-to Tk. 10.00 lac and Tk. 25.00 lac respectively.

### Features of the products are as follows:

OBL Shubidha		OBL Romoni
For any entrepreneur		Specially for women
Either for working capital or to acquire fixed assets		
Target Customer	Small enterprises as defined by Bangladesh Bank with minimum two years experience	
Limit	Tk. 2.00 lac to Tk. 10.00 lac	Tk. 2.00 lac to Tk. 25.00 lac
Interest rate	18% P.A ➤ Interest will be lower after receiving refinance from Bangladesh bank	10% P.A. (against the refinance scheme of Bangladesh Bank)
Facility type	Term Loan (1 year to 3 years)	
Repayment	Monthly installment basis	
Early payment	Allowed after 06 months with 1% early settlement fee	
Repeat loan	After 12 months of satisfactory payment of existing loan	
Security	➤ Personal guarantees of two persons acceptable to OBL ➤ Hypothecation of fixed and floating assets of the business	

SME financing provides the small loan clients with the opportunity to feel prioritized to a greater extent than before. It has also contributed to bringing women entrepreneurs to the mainstream business activities of our country. Thus OBL has certainly helped many entrepreneurs unleash latent potentials for establishing and expanding business initiatives.

In view of the above, the Management of ONE Bank Limited has approved the aforesaid products dedicated towards the potential small clients including women entrepreneurs.

Financing excluding the aforesaid products is allowed against hypothecation and registered mortgage over immovable properties for small and medium entrepreneurs as per OBL and Bangladesh Bank Credit Policy.

Bangladesh Bank has special windows for re-finance and pre-finance like ADB fund, JICA fund, BB fund etc. OBL has different agreements with Bangladesh Bank for availing those funds with which it is financing SMEs at lower interest rate.

For better service to our SME clients, OBL has “SME Help Desk” and “Women Entrepreneur Dedicated Desk” at every branch. We have already assigned an officer as “Focal Person” at Head Office to receive any query/objection from the clients. The name, designation and phone number of “Focal Person” are available at all branches.

OBL has special concentration on SME financing. We have already identified different business clusters like Light Engineering at Bogra, Power Loom at Madhabdi,

Stone Crushing at Sylhet, Fish Processing at Cox's Bazar. The growth of SME financing of OBL is significant. The outstanding amount of SME loan was Tk. 409.35 crore in 2010 and it increased to Tk. 705.66 crore at a growth rate of 72%.

**Following table illustrates SME loan growth in more details:**

Sector	Yearwise SME Outstanding			Fig. in Crore
	2010	2011	2012	
Small Enterprise	260.22	348.77	530.62	554.24
Medium Enterprise	149.14	158.43	175.04	264.47
Total	409.35	537.20	705.66	818.72

OBL continues to change and grow in order to become the preferred bank in Bangladesh. Our Prime focus is on transparency, precision, and motivation with the spirit and conviction to excel in both value and image with proactive response to our customer needs.

# The Premier Bank Limited



The Premier Bank Limited is incorporated in Bangladesh as banking company on June 10, 1999 under Companies Act.1994. Bangladesh Bank, the central bank of Bangladesh, issued banking license on June 17, 1999 under Banking Companies Act.1991. The Head Office of The Premier Bank Limited is located in 'Iqbal Centre' at Banani, one of the most important commercial and business areas of Dhaka city.

## Vision of the Bank

The Bank has clear vision towards its ultimate destiny - to be the best amongst the top financial institutions.

## Missions of the Bank

- To be the most caring and customer friendly provider of financial services, creating opportunities for more people in more places.
- To ensure stability and sound growth whilst enhancing the value of shareholders investments.
- To aggressively adopt technology at all levels of operations to improve efficiency and reduce cost per transaction.
- To ensure a high level of transparency and ethical standards in all business transacted by the Bank.
- To provide congenial atmosphere which will attract competent work force who will be proud and eager to work for the Bank.
- To be socially responsible and strive to uplift the quality of life by making effective contribution to national development.

## Our Values

- Service First
- Easier Banking
- Better Relationship
- Assured Confidentiality
- Good Corporate Governance
- Corporate Citizenship

## Our Strategies

- Be Pro-active
- Begin With the End in Mind
- Put First Things First
- Think Win-win
- Seek first to understand and then be understood
- Synergy
- Care and Share Alike for The Society

## Our Priorities

- We want to be the best bank in Bangladesh
- We want to deliver services of high standard so that we become "A Bank by Choice"

- We want our asset quality to be the best in industry with Non Performing Loans (NPL) below 1%.
- We want a high degree of credit quality so that selling or recalling a loan is left to our discretion.
- We want our financials and ratios to be strong and better than industry standard with Return On Assets (ROA) not less than 2% and Return On Equity (ROE) not less than 50% on net income basis.
- We want our staff to understand customers' need and offer the best solution in the market. We want them fully conversant with the rules and regulations relevant to banking reading books and browsing internet.
- We want to a fully compliant bank in line with guidelines of Bangladesh Bank and other regulatory bodies. We want Basel-II fully implemented.
- We want to be rated as one or strong under CAMELS rating
- We want to be the bank that is respected and adored by our regulators and peers in the banking sector
- We want to be a bank where people are happy and satisfied to work and can build a career of their liking.
- We want to create more values for our shareholders with a good return on their investment

## Small & Medium Entrepreneur (SME) Finance

Bangladesh, as a developing country, has been trying for its overall economic growth. The development of small and medium enterprises would be the key element in this regard. Recognizing this fact, we have strongly started to finance SMEs. Our SME products are- Project Finance, Working Capital Finance, Lease Finance/Hire Purchase, Work Order Finance, etc.

## Products of SME Banking

### Premier Bonanza (Prachurjo) Loan

The product offers the customer who needs seasonal loans at a time for the purpose of working capital (like RMG, Shoes manufacturers, etc.) and fixed assets under a one short repayment installment based plan. There are lots of businesses which need finance before their festivals season, such as Eid, Puja, etc.

### Premier Classic (Shrestho) Loan

The product offers term loan facilities for the purpose of working capital and to meet fixed assets purchase under the Equated Monthly Installment (EMI) plan. This product will provide the customers term loan facilities of 70% and 30% as CC (Hypo)/Overdraft facilities to meet working capital.

### **Premier Progressive (Ogrogami) Loan**

The product caters only to the women entrepreneurs to meet the working capital finance and fixed assets purchased for expansion of business under Equated Monthly Installment (EMI) based repayment plan.

### Premier Prosperity (Unnayon) Loan

The product offers terminating loan facilities for the purpose of working capital finance and fixed assets purchased under Equated Monthly Installment.

### Premier Unique (Audityo) Loan

This facility is for Small and Medium sized trading, manufacturing, service, agriculture, non-farm activities, agro-based industries etc. spread all over Bangladesh through our branches/offices across the country. The product offers terminating loan facilities for the purpose of working capital finance and/or fixed assets purchase under Equated Monthly Installment (EMI) loan facility.

SME Banking also offers other facilities for its clients like, short term and long term lease financing, trade and specialized transaction banking services.

# Prime Bank Limited



## Sahaj Rin (Collateral Free Loan)

Sahaj Rin provides you an easy to access loan facility to successfully grow your small & medium enterprise business.

### Key Features

- Any justifiable business purpose for small & medium enterprise customers
- Investment amount -Tk 2 lac to Tk 6 lac
- Tenure - Maximum 36 months

### Eligibility

- Age: At least 21 years
- Any entrepreneur having the experience of successfully managing the business for at least two years may apply for the loan.

### Required Documents

- At least 2(two) years old trade license.
- Special license ( if applicable)
- Notarized partnership deed/registered by Sub Register Officer( in case of partnership )
- Memorandum and Articles of Association in case of Private Limited Co.
- Passport/National voter ID/ ward commissioner/UP chairman certificate of the proprietor / partner / directors.
- Photo of the proprietor/Partners and guarantors.
- Last 12 months bank statement of transactional account.
- Statement of all active bank loans (if any).

### Security/Collateral

- Hypothecation of machineries, equipments, vehicles, inventories.

## Chalti Rin (Working Capital Loan)

Chalti Rin offers you the loan facility to increase the working capital base by financing day to day business of your Small and Medium Enterprise (SME) business.

### Key Features

- Any justifiable working capital need for small and medium enterprise customers.
- Investment amount - Tk. 2 lac to Tk 50 lac for small enterprise customers and Tk. 2 lac to Tk 300 lac for small and medium enterprise customers
- Tenure- Maximum 12 months for continuous loan and Maximum 60 months for term loan.

### Eligibility

- Age: At least 21 years

- Any entrepreneur having the experience of successfully managing the business for at least two years may apply for the loan.

### Required Documents

- Trade license - at least 1 (one) year old
- Special license (if applicable)
- Notarized partnership deed/registered by Sub Register Officer (in case of partnership)
- Memorandum and Articles of Association in case of Private Limited Co.
- Passport/National voter ID/ward commissioner/UP chairman certificate of the proprietor / partner / directors.
- Photo of the proprietor/Partners and guarantors.
- Last 12 months bank statement of transactional account.
- Statement of all active bank loans (if any).

### Security/Collateral

- Registered mortgage of property/ownership of the space/possession right purchased in Bank's name.
- Hypothecation of machineries, equipment, vehicles, inventories.
- Lien of cash collateral (FDR) and other encashable financial instrument.

## Sampad Rin (Capital Loan)

Sampad Rin offers you the loan facility to augment capital base for your business expansion, purchase of new business space or expansion of existing outlets and capital machineries and also to purchase light or heavy vehicles for business use.

### Key Features

- Loan facility for business expansion, purchase of new business space or expansion of existing outlets and capital machineries and also to purchase light or heavy vehicles for business use.
- Investment amount - Tk 2 lac to Tk 50 lac for small enterprise customers and Tk 2 lac to Tk 300 lac for medium enterprise customers
- Tenure- Maximum 60 months and grace period may be allowed maximum 6 months

### Eligibility

- Age: At least 21 years
- Any entrepreneur having the experience of successfully managing the business for at least two years may apply for the loan.

### **Required Documents**

- Trade license - at least 1 (one) year old
- Special license ( if applicable)
- Notarized partnership deed/registered by Sub Register Officer (in case of partnership)
- Memorandum and Articles of Association in case of Private Limited Co.
- Passport/National voter ID/ ward commissioner/UP chairman certificate of the proprietor/ Partner
- Photo of the proprietor/ Partners and guarantors.
- Last 12 months bank statement of transactional account.
- Security/Collateral
- Registered mortgage of property/ownership of the space/possession right purchased in Bank's name
- Hypothecation of machineries, equipments, vehicles, inventories
- Lien of cash collateral (FDR) and other encashable financial instrument

### **Digun Rin (Double Loan)**

Prime Bank's Digun Rin helps you to avoid encashing your long held saving and provide you the required capital for your business operation. Under this SME product, if you offer any encashable security i.e. FDR, you will be entitled to receive double amount of the value of security provided.

#### **Key Features**

- Any justifiable business purpose for small and medium enterprise customers
- Investment amount - Tk 2 lac to Tk 50 lac for both small enterprise and medium enterprise customers
- Tenure- Maximum 60 months

#### **Eligibility**

- Age: At least 21 years
- Any entrepreneur having the experience of successfully managing the business for at least two years may apply for the loan.

### **Required Documents**

- Trade license - at least 2 (two) years old
- Special license ( if applicable)
- Notarized partnership deed/registered by Sub Register Officer (in case of partnership )
- Memorandum and Articles of Association in case of Private Limited Co.
- Passport/National voter ID/ward

commissioner/UP chairman certificate of the proprietor/ Partner.

- Photo of the proprietor/ Partners and guarantors.
- Last 12 months bank statement of transactional account.

### **Security/Collateral**

- Hypothecation of machineries, equipments, vehicles, inventories
- Lien of cash collateral (FDR) and other encashable financial instrument

### **Anchol (Women Entrepreneurs' Loan)**

Anchol is the credit facility for the women entrepreneurs to expand and operate their businesses at desired level.

#### **Key Features**

- Any justifiable business purpose for Small Enterprise women entrepreneurs
- Investment amount - Tk 1 lac to Tk 50 lac (upto Tk. 25.00 lac unsecured limits)
- Tenure - Maximum 12 months for continuous loan and Maximum 60 months for term loan
- Interest rate- 10% p.a.

#### **Eligibility**

- Age: At least 21 years
- Any entrepreneur having the experience of successfully managing the business for at least two years may apply for the loan.

### **Required Documents**

- Trade license - at least 2 (two) years old
- Special license ( if applicable)
- Notarized partnership deed/registered by Sub Register Officer (in case of partnership )
- Memorandum and Articles of Association in case of Private Limited Co.
- Passport/National voter ID/ward commissioner/UP chairman certificate of the proprietor/partner/directors.
- Photo of the proprietor/ partners and guarantors.
- Last 12 months bank statement of transactional account.

### **Security/Collateral**

- Registered mortgage of property/ownership of the space/possession purchased in Bank's name
- Hypothecation of machineries, equipments, vehicles, inventories
- Lien of cash collateral (FDR) and other encashable financial instrument.

# Pubali Bank Limited



PUBALI BANK LIMITED

## Pubali Bank Limited's SME financing

Habibur Rahman

General Manager

Pubali Bank Ltd. Has been emerged as a Private Commercial Bank in 1959 as 'Eastern Mercantile Bank Ltd.' sponsored by Bangalee(Bengali speaking nationals) entrepreneurs in the then East Pakistan era under Bank Company act 1913 with a view to financing the Bangalee entrepreneurs who have little scope to get finance from Pakistani Financial Institutions. After independence of Bangladesh, the bank was nationalized as per the policy of the government and renamed as "Pubali Bank". Subsequently due to changed circumstances, this bank was denationalized in the year of 1983 as a private bank and renamed as 'Pubali Bank Limited'. To date, it has 419 branches with 410 real time online branches.

Small & Medium scale Enterprises (SME)sector has been playing increasingly important role as engines of economic growth in many countries including ours. SMEs are primary drivers for job creation and GDP growth. They provide low cost employment opportunitiesand render flexibility in contributing to the economy. They are greatly contributing to economic diversification and social stability and they play an important role in private sector development.

Worldwide increasing SME's activities leads the economy forwarded day by day & to cope with the global scenario Bangladesh Bank has also given highest importance in this sector and has developed a separate SME & Special Program department under dynamic leadership of Mr.SukumalSinhaChowdhury, General Managerof Bangladesh Bank who guides all the bank/NBFIs to finance flexibly in SME sector and its development.They also arrange refinancing scheme for more financing in this sector.

Considering the importance of SME Sector in the economy of Bangladesh and understanding the constraints under which such enterprises operate, Pubali Bank Ltd. (PBL) has formulated SME financing Policy to support the development and growth of SMEs including women enterprises all over the country .

The objectives of our policy are:

- To improve flow of credits to SME sector
- To formulate liberal norms of lending in SME sector
- To ensure availability of adequate and timely credit to the sector
- To provide guidelines to the branches to disperse credit in the SME sector
- To devise an organizational structure at all levels for handling SME credit portfolio in focused manner
- To comply with terms of policy package announced by Bangladesh Bank
- To redefine the SME portfolio and market SME lending products & services

Considering the importance and financing more flexibly, PBL has developed 4(four) special products for Small and Medium Entrepreneurs in addition to usual products. In the meantime, our Products has got popularity in the market and these Products are –

Term Loan:

1. Pubali Subarno
2. Pubali Sujan
3. PBL KormoUddog[especially for women entrepreneurs]

Continuous Loan:

4. Pubali Prochesta

PBL has been paying due care and services in handling each and every SME loan proposal. Giving importance to this sector 6(six) branches has already been declaredas a SME/Agri branches for proper handling of SME loans at Small and Medium Entrepreneurs level.

Financing in the SME sector, we look forward the customer of existing entrepreneurs as well as new viable customers. According to the need of customer, we provide SME working capital and/or SME project financing to the customers. For the following purpose the SME finance are being considered:

Working Capital Finance:

- i. To meet up short term and mid-term working capital requirement
- ii. For business expansion on current product line
- iii. Accede facility against long-term investments without en-cashing them up to 90% value
- iv. Continuous loan

#### **Project Finance:**

- i. Short term, Mid-Term, and Long Term Finance
- ii. To purchase of vehicles to be used in business
- iii. To purchase of machines to increase production
- iv. To renovation of Office/Business premises
- v. To purchase of office equipment
- vi. To purchase of medical equipment for clinic or hospital
- vii. Other similar business requirements towards expansion

In all cases cash flow of the concerns will have to be considered very cautiously to maintain logical sequence between sanction limit & repayment obligation of loan amount.

All entrepreneurs including women entrepreneurs, the facility upto Tk.10.00 lac may be allowed against only personal guarantee (spouse & third party).

We have made participatory agreements with Bangladesh Bank to facilitate our customers for providing credits at lower rate of interest under refinance schemes. The refinance schemes are as follows:

- i) Bangladesh Bank Fund,
- ii) ADB fund,
- iii) Setting up Agro based product processing Industries in the rural areas, and
- iv) Agreement with Bangladesh Bank for the JICA fund is under process.

Fundamentally Credit policies and procedures could never be sufficiently captured in all the complexities of a proposed SME financing. Nevertheless the following credit principles constitute the reference points for concerned making SME financing selection/decisions:

- i. Assessment of entrepreneur's character for integrity and willingness to repay
- ii. Lending allowed only when the entrepreneur has capacity and ability to repay
- iii. The concerned personnel can sufficiently understand and manage the risk
- iv. Evaluation of past experience and credit need analysis
- v. Not based on reputation and others' recommendation

In order to increasing SME financing, all over the country our bank has chalked out program to develop skill manpower at Branches and Regional Offices so

that Bank's official can handle the SME finance more smoothly. Regional Offices are selected as venue for workshop on SME financing program. Moreover, our Training Institute also arranges training on SME financing alongwith other programs. Besides, PBL Officials are participating in different programs/workshops arranged by Bangladesh Bank and others.

As a part of marketing, our bank participates in SME fairs organized by different organizations, like, SME Foundation, Bangladesh Women Chamber of Commerce & Industry (BWCCI), Microcredit Regulatory Authority, FBCCI, etc. Pubali Bank also participated in the Road Show program arranged by Bangladesh Bank. Moreover, we are encouraging our field officials to take steps for making door to door visits to explore and recruit Small and Medium enterprises/entrepreneurs.

Despite of our continuous successes, our experience says, there are various problems that are associated with SME loan management. The findings of the analysis and interpretations are as with:

- i. Lack of proper financial statement for judging financial standing, profitability and creditability.
- ii. Improperly maintaining licensing which makes SMEs difficult to trace, creates problem for the bank maintaining records.
- iii. Upgraded technology affects SMEs ability to repay loan.
- iv. Informal loan providers as its competitors.

Our SME financing promotion and other inclusive financing policy approaches have served the economy and financial sector well during and following the global financial crisis; protecting credit flows for productive activities and aiding stability both on the demand and supply sides amid global growth slowed down. We intend to pursue the promotional policy approaches further forward. For the development of SME sector, PBL has started to expand its operations in this sector. We are trying to market the products in different ways (tailor-made), so that our Bank can provide financing Small and Medium Enterprises suitably.

# রূপালী ব্যাংক লিমিটেড

## রূপালী ব্যাংক লিমিটেড

এসএমই ও সাধারণ ঋণ বিভাগ  
প্রধান কার্যালয়।

বৈশ্বিক অর্থনৈতিক মন্দার সন্দিক্ষণে বাংলাদেশের বর্তমান অর্থনৈতিক উন্নয়নের ক্ষেত্রে ক্ষুদ্র ও মাঝারি এন্টারপ্রাইজগুলোর ভূমিকা অত্যন্ত ব্যাপক ও গুরুত্বপূর্ণ। ক্ষুদ্র ও মাঝারি এন্টারপ্রাইজ এর উন্নয়নের লক্ষ্যে আর্থিক সহায়তা দেবার জন্য বাংলাদেশ ব্যাংক কর্তৃক নির্দেশিত সকল খাতে এসএমই এর আওতায় ঋণ প্রদানের নিমিত্তে রূপালী ব্যাংক লিঃ এসএমই নীতিমালা প্রণয়ন পূর্বৰ্ক মাঠ পর্যায়ে বাস্তবায়ন করার ব্যবস্থা গ্রহণ করেছে।

এসএমই ঋণ নীতিমালার আওতায় দেশের আপামর জনগোষ্ঠির বৃহদাংশ নারীদের কর্মসংস্থান, তাদেরকে স্বাবলম্বী তথা উপর্যুক্ত করার লক্ষ্যে নারী উদ্যোগ্নাত্ব এবং প্রশিক্ষিত যুব উদ্যোক্তাদের অগ্রাধিকার ভিত্তিতে ঋণ প্রদানের বিষয়টির উপর গুরুত্ব আরোপ করার নির্দেশনা রয়েছে, যা দেশের অর্থনৈতিক প্রবৃদ্ধি অর্জন, দারিদ্র্য বিমোচন, কর্মসংস্থান সৃষ্টিতে এবং নিম্নবিভিন্ন জনগোষ্ঠির জীবনযাত্রার মান উন্নয়নে সহায়ক ভূমিকা পালন করেছে।

এসএমই ঋণের অনুমোদন ও বিতরণ কার্যক্রম সহজ করার লক্ষ্যে ইতোমধ্যে শাখা প্রধান, ওয়ার্ক স্টেশন ও বিভাগীয় কার্যালয়ের প্রধানগণকে ঋণসীমা অনুমোদনের আর্থিক ক্ষমতা প্রদান করা হয়েছে।

রূপালী ব্যাংক লিঃ এর এসএমই নীতিমালার আওতায় প্রতিটি প্রোডাক্ট এ ঋণ প্রদানের ক্ষেত্রে নারী উদ্যোক্তাদের বিশেষভাবে অগ্রাধিকার দেয়া হয়েছে। নারী উদ্যোক্তাদের জন্য সহযোগী জামানত বিহীন সর্বোচ্চ ঋণসীমা ১০.০০ (দশ) লক্ষ টাকা ১০% সুদে প্রদান করার বিধান রয়েছে। বাংলাদেশ ব্যাংকের নির্দেশনা অনুসারে উদ্যোক্তাদের সহায়তা দেবার নিমিত্তে এসএমই খাতে পুনঃ অর্থায়ন প্রাপনীয় ঋণের সুদের হার সর্বোচ্চ ব্যাংক রেট+৫% নির্ধারণ করা আছে। প্রশিক্ষিত যুবকদের সহযোগী জামানত ব্যতিত শিক্ষাগত যোগ্যতার মূল সনদ ও পেশাজীবি হিসেবে প্রশিক্ষণের সনদ লিয়েন করে সর্বোচ্চ ৫.০০ লক্ষ টাকা পর্যন্ত ঋণ বিতরণ করা হচ্ছে। এছাড়া রূপালী ব্যাংকের এসএমই নীতিমালার প্রতিটি প্রোডাক্টে বিশেষায়িত খাত হিসেবে সৌর বিদ্যুত চালিত প্রকল্প, বায়োগ্যাস ভিত্তিক প্রকল্প, কৃষি ভিত্তিক প্রকল্প, দক্ষতার ভিত্তিতে প্রশিক্ষিত ব্যক্তিদের ক্ষেত্রে তার নিজ পেশা-ভিত্তিক ব্যবসা/ প্রকল্পের কার্যক্রম এর বিপরীতে অগ্রাধিকার ভিত্তিতে ১৪% সুদে ঋণ বিতরণ করা হয়। বাংলাদেশ ব্যাংকের এসএমই ঋণ নীতিমালার নির্দেশনার প্রেক্ষিতে বর্ণিত ক্লাস্টার খাতসমূহে ঋণ প্রদানের বিষয়টিকে অগ্রাধিকার প্রদান করা হচ্ছে। মোট ৮টি ওয়ার্ক স্টেশন এর মাধ্যমে ৪৫টি ক্লাস্টার খাতে অর্থায়ন করার ব্যবস্থা গ্রহণ করা হয়েছে।

রূপালী ব্যাংক লিঃ এর এসএমই নীতিমালার আওতায় ৪টি Product এর সংক্ষিপ্ত বিবরণ নিম্নে দেয়া হলো :

০১। সহজ ঋণ; ০২। পেশাজীবি ঋণ; ০৩। ব্যবসায়ী ঋণ; ০৪। মাঝারি ঋণ।

০১। সহজ ঋণীঃ

(ক) সর্বোচ্চ ঋণসীমার পরিমাণ : ২(দুই) লক্ষ টাকা।

(খ) ঋণ প্রাপ্তির যোগ্যতা : ব্যক্তি এবং ব্যক্তি মালিকানাধীন বা অংশীদারী ঋণ।



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প্রতিষ্ঠান এ ধরনের ঋণের আওতাভুক্ত। একই ব্যক্তি একাধিক ঋণ গ্রহণ করতে পারবেন না। একে অপরের গ্যারান্টির হয়ে উভয়ে সহজ ঋণ গ্রহণ করতে পারবেন না। রূপালী ব্যাংকের কোন কর্মকর্তা/কর্মচারী এবং তাদের পরিবারভুক্ত কোন ব্যক্তি এই ঋণ গ্রহণ করতে পারবেন না, (পরিবার বলতে কোন ব্যক্তির স্ত্রী, স্বামী, পিতা-মাতা, পুত্র-কন্যা, ভাই-বোন এবং ঐ ব্যক্তির উপর নির্ভরশীল সকলকে বুঝাবে)। তবে বিশেষ বিবেচনায় ব্যবস্থাপনা পরিচালক মহোদয়ের অনুমতি গ্রহণ সাপেক্ষে পরিবারভুক্ত সদস্যকে ঋণ দেয়া যায়।

(গ) ঋণ বিতরণকারী শাখা : রূপালী ব্যাংকের সকল শাখায় এই ঋণ সুবিধা প্রদান করা হয়।

(ঘ) জামানত : ঋণের বিপরীতে পরিবারের একজন সচল ব্যক্তির গ্যারান্টি এবং ব্যাংকের নিকট গ্রহণযোগ্য অন্য একজন সচল তথ্য পক্ষ জামিনদারের ব্যক্তিগত গ্যারান্টি প্রদান করতে হয়। গ্যারান্টির প্রদানের সম্পত্তির তফসিলের বিবরণসহ শাখা ব্যবস্থাপক কর্তৃক যাচাই বাছাই করে ফেডিট রিপোর্ট প্রণয়ন পূর্বক সংরক্ষণ করতে হয়। একজন ঋণগ্রহীতা অপরের ঋণের গ্যারান্টির হতে পারবে না। তবে ঋণের বিপরীতে ঋণের সমপরিমাণ মুল্যমানের (১০১ অনুপাতে) সহায়ক জামানত প্রদান করা হলে কোন ধরনের ব্যক্তিগত গ্যারান্টির প্রয়োজন হবে না। এ ধরনের ঋণের ক্ষেত্রে জামানত হিসাবে সম্পত্তি মর্টগেজ নেয়া বাধ্যতামূলক নয়। ব্যক্তিগত গ্যারান্টির বিকল্প হিসাবে প্রচলিত আইনানুসারে গ্রামে ও শহরে অবস্থিত গ্রহণযোগ্য জমি ও স্থাবর সম্পত্তি (বসত বাড়ি ব্যতীত) জামানত প্রদান করে ঋণ গ্রহণ করা যেতে পারে।

(ঙ) ঋণের মেয়াদ : মেয়াদী ঋণ সর্বোচ্চ ৪ বছরে মাসিক/ ত্রৈমাসিক কিসিতে পরিশোধযোগ্য হবে এবং চলতি মূলধন ঋণের ক্ষেত্রে ব্যাংকের প্রচলিত নিয়মানুযায়ী তা চলমান ঋণ হিসাবে পরিচালিত হয়।

(চ) সুদের হার : সুদের হার ১৫% (পরিবর্তনশীল)। সহজ খাতে নারী উদ্যোক্তাদের ঋণের সুদের হার ১০%।

### ০২। পেশাজীবি ঋণ (পূর্বের সুলভ ঋণ) :

(ক) সর্বোচ্চ ঋণসীমার পরিমাণ : ৫(পাঁচ) লক্ষ টাকা। তবে ক্ষেত্রে বিশেষে পেশাজীবি ঋণের সর্বোচ্চ সিলিং ১০.০০ লক্ষ টাকা এবং মহিলা উদ্যোক্তাদের ক্ষেত্রেও সর্বোচ্চ সিলিং ১০(দশ) লক্ষ টাকা।

(খ) ঋণ প্রাপ্তির যোগ্যতা : কোন পেশাজীবি অথবা ব্যক্তিমালিকানাধীন/ অংশীদারি কোন প্রতিষ্ঠান উক্ত ঋণ সুবিধার আওতাভুক্ত। এছাড়াও প্রকৌশলী, চিকিৎসক, আইনজীবি, চাটার্ড একাউন্টেন্টস পেশাজীবি শিক্ষক, টেকনিশিয়ান, নার্স, হেলথ টেকনিশিয়ান, প্রার্যামোড়েড এবং অন্যান্য প্রশিক্ষিত পেশাজীবি (সরকার অনুমোদিত কোন প্রতিষ্ঠান থেকে কমপক্ষে ১(এক) বছরের প্রশিক্ষণ প্রাপ্ত) এ ঋণের আওতায় অগ্রাধিকার দেয়া হয়।

(গ) ঋণ বিতরণকারী শাখা : রূপালী ব্যাংকের সকল শাখায় এই ঋণ সুবিধা প্রদান করা হয়।

(ঘ) জামানত :

১) পেশাজীবিদের তাঁদের ক্ষেত্রে কোন সহযোগী জামানত প্রয়োজন হবে না। শিক্ষাগত যোগ্যতার মূল সনদ ও পেশাজীবি হিসেবে প্রশিক্ষণের সনদ গ্রহণ

করতে হবে এবং খণ্ডের বিপরীতে পরিবারের একজন সচল ব্যক্তির গ্যারান্টি (Personal Guaranty) সহ ব্যাংকের নিকট গ্রহণযোগ্য ততীয় পক্ষের একজন সচল ব্যক্তির গ্যারান্টি গ্রহণ করতে হবে। গ্যারান্টরদের সম্পত্তির তফসিলসহ কেভিট রিপোর্ট প্রণয়নপূর্বক শাখা ব্যবস্থাপক কর্তৃক যাচাই-বাছাই করে সংরক্ষণ করতে হবে খণ্ড গ্রহীতার Declaration of Asset (সম্পত্তির বিবরণী) দাখিল করতে হবে। একজন খণ্ডগ্রহীতা অন্যের খণ্ডের এবং একজন গ্যারান্টর একাধিক খণ্ডের গ্যারান্টর হতে পারবে না।

২) কুপালী ব্যাংকের মাধ্যমে যাদের মাসিক বেতন দেয়া হয়, তাদেরকে খণ্ড প্রদানের ক্ষেত্রে বেতন লিয়েন করে প্রচলিত নিয়মে গ্যারান্টর নিতে হয় অর্থাৎ নিয়োগকর্তার গ্যারান্টিসহ ব্যাংকের নিকট গ্রহণযোগ্য ততীয় পক্ষের অন্য একজন সচল ব্যক্তির গ্যারান্টি প্রদান করতে হয়।

৩) ব্যবসায়ীদের খণ্ড প্রদানের ক্ষেত্রে খণ্ডের সমপরিমাণ মূল্যের (১৫% অনুপাতে) সহযোগী জামানত রেজিঃ মর্টগেজ গ্রহণ করতে হবে খণ্ডের বিপরীতে পরিবারের একজন সচল ব্যক্তির গ্যারান্টি (Personal Guaranty) গ্রহণ করতে হয়। খণ্ডগ্রহীতার উবপথধৰ্থেরডহ ডড অংংবঃ (সম্পত্তির বিবরণী) দাখিল করতে হবে। প্রচলিত আইনানুসারে গ্রামে ও শহরে অবস্থিত গ্রহণযোগ্য জমি ও স্থাবর সম্পত্তি (বসত বাড়ী ব্যতীত) জামানত হিসাবে গ্রহণ করা যায়।

৪) সহযোগী জামানত রেজিঃ মর্টগেজ রাখলে অন্য কোন গ্যারান্টির প্রয়োজন হয় না।

(৫) খণ্ডের মেয়াদ : মেয়াদী খণ্ড সর্বোচ্চ ৫ বছরে মাসিক/ ত্রৈমাসিক কিসিতে পরিশোধযোগ্য হবে এবং চলতি মূলধন খণ্ডের ক্ষেত্রে ব্যাংকের প্রচলিত নিয়মানুযায়ী তা পরিচালিত হবে।

(৬) সুদের হার : সুদের হার ১৫% (পরিবর্তনশীল)। পেশাজীবি খাতে নারী উদ্যোক্তাদের খণ্ডের সুদের হার হবে ১০%।

### ০৩। ব্যবসায়ী খণ্ডঃ

(ক) সর্বোচ্চ খণ্ডসীমার পরিমাণ : ৩,০০,০০,০০০/- (তিন কোটি) টাকা পর্যন্ত খণ্ড সুবিধা।

(খ) খণ্ড বিতরণকারী শাখা : এসএমই এর আওতায় ব্যবসায়ী খণ্ড কুপালী ব্যাংকের সকল শাখার মাধ্যমে প্রক্রিয়াকরণ ও বিতরণ করা যাবে।

(গ) অনুমোদনের আর্থিক ক্ষমতা : কর্মকর্তাদের অর্পিত ক্ষমতা তফসীল ২০১২ এ বর্ণিত নির্দেশনা অনুযায়ী।

(ঘ) জামানত :

এসএমই (ব্যবসায়ী) খণ্ডের বিপরীতে ব্যাংকের নিকট গ্রহণযোগ্য সহায়ক জামানত ব্যাংকের প্রচলিত নিয়মানুযায়ী খণ্ডগ্রহীতার ১০০% রেজিঃ মর্টগেজ রাখতে হবে। গ্রাহকের বা প্রতিষ্ঠানের নিজস্ব মালিকানাধীন (Exclusive Ownership) সম্পত্তির ক্ষেত্রে সর্বোচ্চ খণ্ডের পরিমাণ (MCL) হবে সম্পত্তির তাংক্ষণিক বিক্রয় মূল্যের ৭৫%। যৌথ/তৃয় পক্ষের মালিকানাধীন (Co-Sharer Ownership/ Third party) সম্পত্তির ক্ষেত্রে সর্বোচ্চ খণ্ডের পরিমাণ (MCL) হবে সম্পত্তির তাংক্ষণিক বিক্রয় মূল্যের ৫০%।

(ঙ) খণ্ডের মেয়াদ : প্রকল্পের মেয়াদী খণ্ডের সীমা সর্বোচ্চ ৭ বছর (সমান মাসিক বা ত্রৈমাসিক কিসিতে) বা উভয় পক্ষের সম্মত সিদ্ধান্তে পরিশোধযোগ্য এবং চলতি মূলধন খণ্ডের ক্ষেত্রে ব্যাংকের প্রচলিত নিয়মানুযায়ী তা পরিচালিত হবে।

পরিশোধযোগ্য এবং চলতি মূলধন খণ্ডের ক্ষেত্রে ব্যাংকের প্রচলিত নিয়মানুযায়ী তা পরিচালিত হবে।

(চ) সুদের হার : সুদের হার ১৫% (পরিবর্তনশীল)।

### ০৪। মাঝারি খণ্ডঃ

(ক) সর্বোচ্চ খণ্ডসীমার পরিমাণ : ৩(তিন) কোটি টাকার উর্ধ থেকে ২০(বিশ) কোটি টাকা পর্যন্ত খণ্ড সুবিধা।

(খ) খণ্ড বিতরণকারী শাখা : এসএমই এর আওতায় মাঝারি খণ্ড কুপালী ব্যাংকের সকল শাখার মাধ্যমে প্রক্রিয়াকরণ ও বিতরণ করা হয়।

(গ) অনুমোদনের আর্থিক ক্ষমতা : কর্মকর্তাদের অর্পিত ক্ষমতা তফসীল ২০১২ এ বর্ণিত নির্দেশনা অনুযায়ী।

(ঘ) জামানত :

এসএমই (মাঝারি) খণ্ডের বিপরীতে ব্যাংকের নিকট গ্রহণযোগ্য সহায়ক জামানত ব্যাংকের প্রচলিত নিয়মানুযায়ী খণ্ডগ্রহীতার ১০০% রেজিঃ মর্টগেজ রাখতে হবে। গ্রাহকের বা প্রতিষ্ঠানের নিজস্ব মালিকানাধীন (Exclusive Ownership) সম্পত্তির ক্ষেত্রে সর্বোচ্চ খণ্ডের পরিমাণ (গস্টখ) হবে সম্পত্তির তাংক্ষণিক বিক্রয় মূল্যের ৭৫%। যৌথ/তৃয় পক্ষের মালিকানাধীন (Co-Sharer Ownership/ Third party) সম্পত্তির ক্ষেত্রে সর্বোচ্চ খণ্ডের পরিমাণ (গস্টখ) হবে সম্পত্তির তাংক্ষণিক বিক্রয় মূল্যের ৫০%।

(ঙ) খণ্ডের মেয়াদ : প্রকল্পের মেয়াদী খণ্ডের সীমা সর্বোচ্চ ৭ বছর (সমান মাসিক বা ত্রৈমাসিক কিসিতে) বা উভয় পক্ষের সম্মত সিদ্ধান্তে পরিশোধযোগ্য এবং চলতি মূলধন খণ্ডের ক্ষেত্রে ব্যাংকের প্রচলিত নিয়মানুযায়ী তা পরিচালিত হবে।

(চ) সুদের হার : সুদের হার ১৫% (পরিবর্তনশীল)।

# Standard Bank Limited



## Small and Medium Enterprises Financing in Standard Bank Limited

The growth of SME sector is the key driving force behind employment generation, increased productivity and creation of new wealth as well as distribution thereof. SME development therefore, can be regarded as a major weapon to fight against poverty. As per guideline of Bangladesh Bank Standard Bank Limited has taken active role to increasing SME financing out of its total loan portfolio. Considering the importance of SMEs in the economy of our country, Standard Bank Limited has introduced separate operational set up to ensure better services to SMEs.

Standard Bank Limited participated in the SME Road Show organized by Bangladesh Bank and participated in several fairs organized by Bangladesh Bank, SME Foundation and FBCCI.

To exploit rapidly increasing opportunities in the fast expanding SME sector, all of our branches including specialized SME and Krishi branches namely: 1. Gazipur 2. Bhairab Bazar, 3. Bishwanath, 4. Goalabazar, 5. Sayedpur, 6. Nangolmora and 7. Savar are very actively engaged in taking all necessary efforts and action to extend credit to the SME sector with priority to Women entrepreneurs. A yearly target has also been set up and communicated to the branches. During the year 2012, Tk. 264.90 crore has been disbursed under SME sector while it was Tk. 254.72 Crore up to December 2011. Taka 439.84 Crore has been disbursed up to September, 2013.

All of our branches have opened 'Women Entrepreneurs' Dedicated Desk' to serve women entrepreneurs to make friendly relationship with them, help them to fulfill formalities and render them special service. We are lending women entrepreneurs @ 10% interest against refinance facility from BB as per policy guideline of BB.

Agreement has been executed with Bangladesh Bank on 06.04.2010 to refinance against disbursed loan to women Entrepreneurs (@ 10% interest) and another agreement with Japan International Cooperation Agency (JAICA) on 11.06.2012 to get refinance against disbursed loan to support Small and Medium sized manufacturing enterprises. So far we received Tk. 2.52 Crore refinance from Bangladesh Bank for lending to

Women entrepreneurs.

## Financing SMEs by Standard Bank Limited

### Production Sector:

1. Small and cottage Industry
2. For procurement of Capital Machineries
3. Manufacturing of Import alternatives
4. Manufacturing of spare parts
5. Export oriented industries linkage

### Service Sector:

1. Health Service/Clinic/Diagnostic Centre
2. Supply business/Hotel/Restaurant
3. Beauty Parlor/Fitness Centre/Amusement Park
4. Tourist Resort/Cottages/Transport

### Trading Sector:

1. Wholesale & Retail Business
2. Grocery Shop
3. Departmental Store
4. Pharmacy
5. Boutique Shop
6. Furniture Shop
7. Any other small business

### Sectors for financing Women entrepreneurs:

1. Working capital
2. Short term Loan
3. Medium Term Loan
4. Long Term Loan

### Pre requisites for financing Women Entrepreneurs:

1. Valid trade license
2. 2 years experience as entrepreneur
3. Priority given to technical/vocational trained persons from BISIC/SME Foundation/Directorate of Youth Development
4. Having Fixed asset of Tk. 50,000.00 except land & building
5. Must be literate & having knowledge of Book Keeping

### Special Privileges for Women Entrepreneurs:

Loan without Collateral Security

Rate of interest 10%

# সোনালী ব্যাংক লিমিটেড



সোনালী ব্যাংক লিমিটেড  
Sonali Bank Limited

## এসএমই খাতের উন্নয়নে সোনালী ব্যাংকের ভূমিকা

সরকারের দারিদ্র বিমোচন কৌশলপত্রের লক্ষ্যমাত্রা অর্জনে নিবিড় শুমাঘন শিল্পায়ন, অধিক কর্মসংহান, নারী উদ্যোক্তাদের উৎসাহিতকরণ, পরিবেশবান্ধব খাতে অর্থায়ন প্রভৃতি কর্মসূচী গ্রহণের মাধ্যমে ক্ষুদ্র ও মাঝারী এন্টারপ্রাইজ বিকাশে সোনালী ব্যাংক লিমিটেড বহুমাত্রিক ব্যবস্থা গ্রহণ করেছে। এসএমই খাত উন্নয়নে সোনালী ব্যাংক লিমিটেডের কার্যক্রম নীচে সংক্ষেপে উপস্থাপন করা হল :

- ১) সারা দেশে অর্থনৈতিকভাবে অনুগ্রহ এলাকা ও পিছিয়ে পড়া জনগোষ্ঠীর মধ্যে এসএমই ঋণ প্রবাহ বৃদ্ধির জন্য আমাদের প্রচেষ্টা অব্যাহত রয়েছে। এসএমই নীতিমালায় নারী ও প্রাণিক জনগোষ্ঠীর উদ্যোক্তাদেরকে অগ্রাধিকার প্রদানসহ কর্মসংস্থানমূখী ও দারিদ্র বিমোচনে সহায়ক খাতে ঋণ প্রদানে অগ্রাধিকারের কথা উল্লেখ করা আছে।
- ২) জামানত নির্ভরতা হ্রাস করে উদ্যোক্তাদের ব্যবসায়িক যোগ্যতা বিবেচনায় এনে পুরুষ উদ্যোক্তাদের ক্ষেত্রে ০৫ (পাঁচ) লক্ষ টাকা এবং নারী উদ্যোক্তাদের ক্ষেত্রে ১০ (দশ) লক্ষ টাকা পর্যন্ত জামানত বিহীন ঋণ প্রদানের ব্যবস্থা রাখা হয়েছে।
- ৩) শিল্প, কৃষিভিত্তিক শিল্প, সেবা, ব্যবসা সংশ্লিষ্ট সর্বমোট ১৮০টি খাতে এসএমই ঋণ গ্রহণের সুযোগ রয়েছে। সারা বাংলাদেশের সকল শাখা থেকে এসএমই খাতে চলতি মূলধন ঋণ/ট্রেডিং ঋণ গ্রহণের সুযোগ রয়েছে। তবে ম্যালফ্যাকচারিং ও সেবা খাতে প্রকল্প ঋণের জন্য প্রতিটি জেলার প্রধান শাখাসহ ১৩০টি শাখাকে মনোনীত করা হয়েছে।
- ৪) সোনালী ব্যাংকের প্রতিটি শাখা ও নিয়ন্ত্রক কার্যালয়ে এসএমই মনিটরিং ইউনিট গঠন করা হয়েছে। সকল উদ্যোক্তাদেরকে সহায়তা করার লক্ষ্যে প্রতিটি শাখায় SME Help Desk এবং Women Entrepreneurs Dedicated Desk স্থাপন করা হয়েছে।
- ৫) এসএমই খাতে সর্বনিম্ন ঋণসীমা ৫০,০০০/- (পঞ্চাশ হাজার) টাকা এবং সর্বোচ্চ ঋণসীমা ৫,০০,০০,০০০/- (পাঁচ কোটি) টাকা। ন্যূনতম ১৮ বছর বয়সী বাংলাদেশের যেকোন নাগরিক ঋণের জন্য আবেদন করতে পারবেন। তবে এক্ষেত্রে ঋণ খেলাপী, দেউলিয়া, উন্নাদ ও জড়বুদ্ধিসম্পন্ন ব্যক্তি আবেদন করতে পারবেন না। পাবলিক লিমিটেড ব্যতীত যৌথ উদ্যোগ, প্রাইভেট লিমিটেড কোম্পানী, রেজিস্টার্ড অংশীদারী প্রতিষ্ঠান, ব্যক্তিমালিকানাধীন প্রতিষ্ঠান এসএমই খাতে ঋণ গ্রহণ করতে পারবে।
- ৬) এসএমই খাতে অর্থায়নের ক্ষেত্রে নারী উদ্যোক্তাদেরকে অগ্রাধিকার প্রদানের নীতিমালা গ্রহণ করা হয়েছে। নারী উদ্যোক্তাদেরকে প্রকল্প ঋণ এবং চলতি মূলধন ঋণ উভয় ক্ষেত্রেই অপেক্ষাকৃত কম সুন্দে ঋণ প্রদানের ব্যবস্থা আছে। এছাড়া নারী উদ্যোক্তাদের অনুকূলে সহায়ক জামানত ছাড়াই কেবল ব্যক্তিগত জামানতের বিপরীতে ১০ (দশ) লক্ষ টাকা পর্যন্ত ঋণ প্রদানের ব্যবস্থা রয়েছে।

## An overview of SME investment in Shahjalal Islami Bank Ltd.

### **Preamble:**

Shahjalal Islami Bank Limited (SJIBL) commenced its commercial operation in accordance with principle of Islamic Shariah on the 10th May 2001 under the Bank Companies Act, 1991. During last twelve years SJIBL has diversified its service coverage by opening new branches at different strategically important locations across the country offering various service products both Investment & Deposit. Islamic Banking, in essence, is not only INTEREST-FREE banking business, it carries deal wise business product thereby generating real income and thus boosting GDP of the economy. Board of Directors enjoys high credential in the business arena of the country, Management Team is strong and supportive equipped with excellent professional knowledge under leadership of a veteran Banker Mr. Md. Abdur Rahman Sarker, Managing Director.

### **Overview of SME Financing of our Bank:**

SJIBL introduced a full-fledged SME Division in view to provide better service to its clients considering its colossal potentiality, steady growth and for the sake of economic development of the country as a whole.

### **The summary of the Product Program Guidelines (PPGs) is given below:**

Sl no	Product Name	Target Customer	Investment Amount (Tk. in lac)	Without Collateral	With Collateral	Mid Rate of Profit	Tenor	Nature of Business
I	PROTTASHA	Investment for Small and Medium Enterprises	0.50-150.00	0.50-10.00	10.01-150.00	17.50%	12-48 months	Small and medium sized Trading, Manufacturing and Service Concerns.
II	PROTTASHA	Investment for Women Entrepreneurs	0.50-150.00	0.50-10.00	10.01-150.00	17.50%	12-48 months	Small and medium sized Trading, Manufacturing and Service Concerns for Women Entrepreneurs.

### **Recent Activities/Participation of SME Division, SJIBL:**

- Organized a SME discussion meeting at Kaligonj Branch, Jhenaidah among BB High Officials, Sr. Bankers and Businessmen.
- Organized a Seminar on SME Financing on Jamdani cottage industry at Tarabo, Rupgonj, Narayangonj District among BB High Officials, Sr. Bankers, NGO's, Businessmen and workers.
- Participated in a meeting with Banks/NBFIs at BB to promote 2000 New Entrepreneurs Creation Project of DCCI.
- Participated in a program for "strengthening Leadership and Governance Skill of Women Entrepreneurs in Bangladesh and Establishing a Knowledge Network (KNeT)", organized by Bangladesh Bank & IFC at Sonargaon Hotel, Dhaka.

Understanding the importance of SME, financial institutions have been providing finance to this sector and the volume of finance is showing an increasing trend. Most importantly the share of private sector banks in disbursement of Investment to the SME sector has been increasing in recent years comparatively at a higher rate than the state owned Banks and Specialized Financial Institutions.

As an active contributor to the economic growth of Bangladesh, Shahjalal Islami Bank Ltd. (SJIBL) has special focus on extending SME Investment through out the country.

SME development is an important component of overall economy of a developing country because it helps to:

- Create economic activities, generate employment, increase effective purchasing power among the general mass, reduce poverty and accelerate overall growth of country's economy.

As per Bangladesh Bank Instruction, we have equipped Investment Policy for Small and Medium Enterprise Financing considering the Bangladesh Bank SME Prudential Guideline and subsequently our Product Program Guidelines (PPGs) on SME product, which is as under:

- I. PROTTASHA – Investment for Small Enterprises.
- II. PROTTASHA - Investment for Women Entrepreneurs.

- Participated in a SME Entrepreneur Conference in Rajshahi.
- Participated in SME Deposit Mobilization Survey underscores improved services for holistic economic growth; a joint initiative of BB and IFC
- Participated in a Research Workshop on “An Evaluation of SME Refinancing Programs by Bangladesh Bank”.
- Participated in a seminar on SME scoring organized by BB.

**Our Future Products Program Guidelines (PPGs) are as given below:**

Sl no	Product Name	Target Customer	Investment Amount (Tk. in lac)	Without Collateral	With Collateral	Mid Rate of Profit	Tenor	Nature of Business
I	PROTTOYEE	Investment for Women Entrepreneurs	0.50-200.00	0.50-10.00	10.01-200.00	17.50%	12-48 months	Small and medium sized Trading, Manufacturing and Service Concerns.
II	PROGOTY	Investment for Medium Enterprises.	50.00-200.00	---	50.00-200.00	17.50%	12-48 months	Medium sized Trading, Manufacturing and Service Concerns.
III	PARBON	Investment for Seasonal Business	1.00-25.00	1.00-10.00	10.01-25.00	17.50%	03-06 months	Enables those SMEs, which need working capital in different seasons and in times of festival.
IV	PROBRIDDHI	Investment for Manufacturing Concerns/ Enterprises	10.00-500.00	---	10.00-500.00	17.50%	12-48 months	Small and Medium sized manufacturing Concerns.
V	PROGGA	Investment for Fixed Asset Purchase against Partially Secured FDR (50% cash secured) by Manufacturing/ service Concerns.	1.00-20.00	---	1.00-20.00	17.50%	12-48 months	Small sized Trading, Manufacturing and Service Concerns to get investment double amount of their deposit.
VI	PRAPTI	Investment for all concerns by assessing of their Bank Statement	1.00-20.00	1.00-20.00	---	17.50%	12-48 months	Small sized Trading, Manufacturing and Service Concerns for working capital & Fixed assets finance by assessing their Bank Account Statements.
VII	PORIDHI	Investment for working capital on Work Order/ Bill basis.	1.00-200.00	1.00-10.00	10.01-200.00	17.50%	12-48 months	Small and medium sized Trading, Manufacturing and Service Concerns.
VIII	PORISHOR	Investment for import business through extending LC facility (50% limit on Fixed Deposit).	1.00-200.00	---	1.00-200.00	17.50%	03-06 months	Small and medium sized Trading, Manufacturing and Service Concerns.

**Conclusion:**

Small and Medium Enterprises (SMEs) in Bangladesh are a heterogeneous group of industrial sub-sectors and have a wide diversity of types. It also plays a fundamental role in the economic empowerment of women. Women participation bear testimony to the fact that their involvement in the SME business can contribute significantly to the country's industrialization. Simultaneously, it can also establish the rights of

women by enhancing women's socio-economic status and boosting gender equality in the country. SMEs can, therefore, yield significant social impacts (i.e. reducing income inequalities, promoting social equalities etc.), which go beyond direct economic impacts and encompass both income & non-income dimensions of progress and welfare of the country. Hence, it would be quite rational to state that the success story of the country is likely to be authored by its small and medium entrepreneurs not too long from now.

Southeast Bank Ltd.

**SB** Southeast Bank  
a bank with vision

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## মাউথহল্ট শিখর

### ব্যবসার কাঞ্চিত লক্ষ্য পূরণে

#### খণ্ডের বৈশিষ্ট্যঃ

- ✓ খণ্ডসীমা ২ লক্ষ থেকে ৫০ লক্ষ টাকা
- ✓ খণ্ড পরিশোধের সময়সীমা সর্বোচ্চ ৫ বছর
- ✓ সহজ পরিশোধ সূচী

বিস্তারিত জানতে আমাদের  
যে কোনো শাখায় যোগাযোগ করুন



\*সংযোজ্য

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## মাউথহল্ট সোপান

### ক্ষুদ্র প্রয়াসের উত্তরণে

#### খণ্ডের বৈশিষ্ট্যঃ

- ✓ জামানত বিহীন খণ্ড
- ✓ খণ্ডসীমা ২ লক্ষ থেকে ৮ লক্ষ টাকা
- ✓ খণ্ড পরিশোধের সময়সীমা সর্বোচ্চ ৫ বছর
- ✓ সহজ পরিশোধ সূচী

বিস্তারিত জানতে আমাদের  
যে কোনো শাখায় যোগাযোগ করুন



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## মাউথফ্ল্যুট • সুপ্রভা •

### নারী উদ্যোক্তাদের পাশে সর্বসময়

#### খণ্ডের বৈশিষ্ট্যগুলি:

- খণ্ডসীমা ২ লক্ষ থেকে ৫০ লক্ষ টাকা
- ২ লক্ষ থেকে ৮ লক্ষ টাকা পর্যন্ত জামানতবিহীন। তবে ব্যাংক ও খণ্ডগ্রহীতার সম্পর্কের ভিত্তিতে ২৫ লক্ষ টাকা পর্যন্ত জামানতবিহীন খণ্ড বিবেচনাযোগ্য
- খণ্ড পরিশোধের সময়সীমা সর্বোচ্চ ৫ বছর
- সহজ পরিশোধসূচী

বিস্তারিত জানতে আমাদের  
যে কোনো শাখায় যোগাযোগ করুন



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## মাউথফ্ল্যুট সুমিত্রা

### আমাদের এসএমই লোন নিয়ে স্বার্থক করুন আপনার স্বপ্নের ব্যবসা

#### আকর্ষণীয় বৈশিষ্ট্য:

- ৫ লক্ষ থেকে ২৫ লক্ষ টাকার খণ্ড সুবিধা
- সহজ কিস্তিতে লোন প্রদান করা হয়
- ওভার ড্রাফট সুবিধা
- সীমিত জামানত নেয়া হয়

বিস্তারিত জানতে আমাদের  
যে কোনো শাখায় যোগাযোগ করুন



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## SME Banking



At Standard Chartered SME Banking, we understand that each customer's business is unique. So we've made it a point to offer solutions that address specific business needs - from managing working capital, aiding business expansion, business protection or increasing the yield.

### Working Capital Solutions

We have market-leading solutions to facilitate smooth cash flow to maximize working capital efficiency. Our Payments, Collections and Trade Finance solutions provide certainty, control and convenience in managing customer's cash flow.

#### We offer the following Working Capital Solutions:

##### 1. Business Current Account\*

Benefits	
<ul style="list-style-type: none"><li>Open account with BDT 200,000 only</li><li>No minimum balance fee</li><li>FREE Internet Banking</li><li>FREE SMS Banking</li><li>FREE eStatements</li></ul>	<ul style="list-style-type: none"><li>Online Banking facility across all Standard Chartered branches</li><li>Exclusive VISA Gold Debit Card for retail purchases and ATMs*</li><li>Freedom of unlimited transactions</li><li>Evening &amp; Saturday Banking Facility in selected Branches</li><li>24-hour Contact Center*</li></ul>

##### 2. Straight2Bank\*

Benefits	Suitable for
<ul style="list-style-type: none"><li>24/7 access to the account information</li><li>Ability to make payments from the convenience of one's own premise without writing cheques or making a visit to the bank. This saves transportation cost and time</li></ul>	<ul style="list-style-type: none"><li>SME businesses that want to view and download their latest account transaction history</li><li>SME businesses with heavy requirement for payments and want a convenient on-line platform</li></ul>

##### 3. Trade Service Solutions\*

Standard Chartered SME Banking offers a wide array of trade services that can enhance customer's global competitiveness, maximize trading partner relationships and achieve sustainable growth while complying with the business risk parameters.

Import Services	Export Services	Benefits
<ul style="list-style-type: none"><li>Import LC</li><li>Transferable LC</li><li>Stand-by Letters of Credit</li><li>Back-to-Back LC</li><li>Import Documentary Collections</li></ul>	<ul style="list-style-type: none"><li>LC Advising</li><li>LC Confirmation</li><li>LC Negotiation</li><li>Transferred LC</li><li>Export Documentary Collections</li></ul>	<ul style="list-style-type: none"><li>End to End banking solution</li><li>Competitive pricing</li><li>No ad confirmation fees required for letter of credit</li><li>Fast access to trade lines and transactions</li><li>Dedicated experts to support all the banking needs</li><li>Easy access to operational accounts</li><li>Wide options of instruments to serve as security or collateral</li><li>Acceptable collaterals: Property, Cash/Bond/FD, Stock Hypothecation, Personal Guarantee, Corporate Guarantee, etc.</li></ul>
Financing Option - Imports	Financing Option - Exports	
<ul style="list-style-type: none"><li>Invoice Financing</li><li>Import Loans</li><li>Loan Against Trust Receipts</li><li>LC Trust Receipts</li></ul>	<ul style="list-style-type: none"><li>Invoice Discounting</li><li>LC Document Discounting (Post-shipment) – Bank Limits/ Customer Limits</li><li>Outward Bill Discounting – Customer Limits</li><li>Outward Bill Discounting – Bank Limits (Avalized)</li><li>Local Bill Discounting</li></ul>	

#### 4. Cash Pick and Drop Service\*

##### Benefits

We provide Cash Pick and Drop Service (CPDS), a customizable service that allows customer to securely conduct banking transactions without commuting to our branches and saves customer's precious time. It is also very safe as the transportsations of the cash/cheques will be done using bullet proof armored vehicles, which will be present at customer's preferred pickup/delivery points at a very affordable price.

##### Suitable for

SME businesses with heavy cash transactions for both payments and collections preferring a convenient and secured way to manage day to day banking

### Business Expansion solutions

Entrepreneurs recognize the importance of planning for long-term growth. We provide a host of speedy services and lending solutions to fund business growth, Standard Chartered Bank is ready to help create and make the most of business expansion opportunities with a full suite of short term, medium term and long term financing solutions to grow customer's business.

We offer the following Business Expansion Solutions:

#### 1. Business Instalment Loan (BIL) / Business Instalment Finance\*

This loan / finance helps in meeting the financial needs for business expansion. Customer can make long term investments with this loan / finance and build up equity by repaying in convenient Equated Monthly Instalments (EMI). This loan / finance can be availed through some simple documentation and against competitive cash securities.

#### 2. Loan Against Property / Finance Against Property\*

This loan / finance is very flexible and is designed to meet the different financial needs of customer's business. The customer can expand the business by leveraging on his / her existing property. With this loan / finance a customer can undertake long term investments for business expansion. In the process, this loan / finance also enables the customer to build up business equity by repaying the loan / finance in Equated Monthly Instalments (EMI).

#### 3. Orjon – BIL for Women Entrepreneurs\*

In Bangladesh, the number of women-owned company continues to grow and Standard Chartered Bank is dedicated in helping the women entrepreneurs to grow their business by offering competitive Business Instalment Loans specially designed for women.

### Business Protection Solutions

While risks are an integral part of any business, a customer can protect the business against unforeseen events through effective risk management strategies. In order to turn business risks into profits, it is important to incorporate the right risk management strategies into business plans. We deliver innovative solutions to meet all the risk management and protection needs of a business.

We offer the following Business Protection Solution:

#### 1. SME Treasury Service\*

##### Benefits

- Capitalize on various foreign exchange solutions to maximize benefit from foreign exchange transactions
- FX Spot, Forwards
- Competitive rates for foreign exchange services

##### Suitable for

- Businesses that trade in more than one currency

# Trust Bank Limited



To foster the economic growth and create employment opportunities, Trust Bank has launched different products based on BB policy with cluster/area approach and marketing these products matching with the customers need. Trust Bank's strategy was focused on marketing the products to wide range of customers through branches network and outsourcing agent/area/group approach to meet the requirement of business plan, growth and profitability, creation of business model and ultimately for the expansion of SME portfolio.

## SME PRODUCT & SERVICES

Trust Bank has introduced different type of SME products for enhancing support to the potential Small & Medium enterprises of TBL. We have emphasized in different segment of SME clients like: Shopkeepers, Trader, Women Entrepreneurs, Manufacturer, Agri business, Renewable energy and other Agro based sectors. We offer the following SME Product & Services:



### TRUST EKOTA

Target Customers:  
Group of entrepreneurs who are involved in designing, processing & manufacturing, trading house business like shares, lunges and handicraft products. Type of Facility : Term Loan, Maximum 30 months Amount : TK. 5.00 Lac

### TRUST MULDHAN

Target Customers : Small shopkeepers & Medium traders and trading houses.  
Type of facility : Working Capital/ Term Loan, Maximum 60 months.  
Amount : Maximum TK. 50.00 Lac for small & Maximum TK. 1.50 crore for medium enterprise.

### TRUST PROJUKTI

Target Customers : Potential customers who are involved in light engineering business.  
Type of Facility : Working Capital/ Term Loan, Maximum 60 month's tenor  
Amount: Maximum TK. 50.00 Lac for small & maximum TK. 1.50 crore for medium enterprise.

### TRUST PROCHESHTHA

Target Customers: Loan product specially designed for women entrepreneurs.  
Type of Facility: Maximum 48 months  
Amount: Maximum TK. 150.00 Lac.

### ট্রাস্ট- বুনন

Loan for Powerloom, Handloom & other allied industries



### SME Banking

ঐতিহ্যবাহী বুনন শিল্প আমদানির মৌলিক চারিদা পুরণের পদ্ধতিগুলি বুনন, রং উৎপাদনসহ বিভাগ অর্থনৈতিক কর্তৃতাতে বিশেষ অবস্থান রয়েছে। সৃষ্টি হওয়াকে বিশ্বজু কর্মসংহারের সুযোগ। এসএমই বাণে ক্লাষার প্রচেষ্টা করতে ট্রাস্ট-বুনন" নামে একটি প্রোগ্রাম যা এ শেষায় অভিজ্ঞদের আর্থিক চাহিলা মেটাতে সচেষ্ট থাকিবে।

### TRUST BUNON

Target Customers : Potential customers involved in power loom/ Hand loom or other allied industries.  
Type of Facility : Working Capital/ Term Loan, Maximum 60 month's tenor  
Amount : TK. Maximum Tk. 50.00 Lac for small enterprise & maximum TK. 150.00 Lac for medium enterprise.



A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক

সবসময়, সবখানে, সবার জন্য

**SME Banking**  
With Cluster Approach

স্মে নারী উদ্যোগের সহায়তায়  
ট্রাস্ট ব্যাংক ও এনএমই ফাউন্ডেশনের  
একটি যৌথ প্রযোজন

**TRUST SUKANNYA**

Target Customers: specially designed for both individual & group of women entrepreneurs' who are involved in manufacturing, agro based business or service sectors.

Type of facility: Term Loan, Maximum tenor: 48 months

Amount: Individual- 1 to 10 lac, Group- 2.00 lac to 5.00 lac

**TRUST EASY PAY**

Target Customers : This product is designed for the contractors and suppliers to participate in the tender.

Type of Facility : Time Loan through Pay order for 90 days for each time loan.

Amount : Maximum 40.00 Lac

### PEAK SEASON LOAN

Target Customers: To meet temporary fund requirement for purchasing inventory to produce/sale in bulk quantity for different festival season.

Type of Facility: Time Loan, maximum 180 days.

Amount: Maximum TK. 25.00 Lac

**SME Banking**

ট্রাস্ট-শফলা বাংলাদেশ  
এক সমর্পিত এনএমই প্রযোজন

১০০% গ্রাম্য প্রাচীন পোতা ও পুরাতন খামার > সৌরশক্তি  
> শুধুজ্ঞাত গবণ ধাতিয়াক্ষৰণ পিণ > শঙ্খ চাষ

**TRUST SHUFOLA**

It is a SME package designed for the rural potential customers who are involved in Fisheries, Poultry, and Livestock, Farming or Bio Fertilizer and other related integrated project. Products under Trust Shofola are furnished below:

Product	Target Customers	Type of Facility	Amount
Loan for 4 Cow integrated Farm (Bio-gas)	Rural agribased business with minimum 3 year of successful business experience.	Term loan, maximum 4 years tenor.	Maximum TK. 4.50 lac for Bio Gas / Irrigation plant.
Loan for Solar-energy	To set up solar-energy plant for domestic use and in commercial concern.	Term loan, maximum 3 years tenor.	Maximum TK. 1.75 Lac.
Loan for Rural Farming:	<b>Fisheries</b>	Involved in pond fisheries and expansion of fish cultivation preferably in the Bio-gas plant areas where slurry can be used as organic fertilizer.	OD / Term Loan facility, maximum 5 years tenor.
	<b>Poultry</b>	Involved in Poultry business.	Working Capital/ Term Loan Facility, Maximum Tenor 60 months.
<b>Live Stock</b>	Involved in Dairy and Beef Fattening Farm business.	Working Capital/ Term Loan Facility, Maximum Tenor 60 months.	Maximum TK 50.00 Lac.
	Involved in Rural Manufacturing & Processing Unit.	Term Loan, for maximum 5 years.	Maximum 50.00 Lac for small enterprise & Maximum 70.00 Lac for medium enterprise.
Loan for Solar Mini-grid	Any Proprietorship farm/ Partnership farm/Cooperative society.	Term Loan , for maximum 60 months.	Maximum TK 1.50 crore.
Loan for Vermicompost	Any Proprietorship/ Company/Partnership business.	Term Loan, for maximum 60 months.	Maximum TK 2.90 Lac.
Loan for Solar Irrigation Pumping System	A group of farmers' under registered Cooperative society for collective of irrigation in agriculture land.	Term Loan, for maximum 10 years.	Maximum TK 35.00 Lac.

For Further Information please contact with following officials of Trust Bank:

- Mr. T.I.M Rawshan Zadeed, SVP & Head of SME, Cell: 01730332039
- Ms. Mahmuda Momen, SAVP, Cell: 01730351434
- Mr. Kazi MD. Rezaul Karim, Principal Officer, Cell: 01730330987.

# United Commercial Bank Ltd.



Sponsored by some dynamic and reputed entrepreneurs and eminent industrialists of the country and also participated by the Government, UCB started its operation in mid 1983 and has since been able to establish one of the largest networks of 135 branches among the first generation banks in the private sector.

With its firm commitment to the economic development of the country, the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management. The Bank, aiming to play a leading role in the economic activities of the country, is firmly engaged in the development of trade, commerce and industry thorough a creative credit policy.

Small & Medium Enterprises [SMEs] worldwide are recognized as engines of economic growth. Rapid and sustainable growth of SMEs is undoubtedly the vehicle for accelerating national economic growth to the point of having a measurable impact in the way of reduction of poverty and unemployment. The SME leads to entrepreneurial development and diversification of the business sector, and also provide depth to industrial base of the economy.

## VISION



To be the bank of first choice through maximizing value for our clients, shareholders & employees and contributing to the national economy with social commitments

## MISSION



To offer financial solutions that create, manage and increase our clients' wealth while improving the quality of life in the communities we serve

UCB has firm commitment to promote SME sector towards achieving sustained economic growth of the country. By considerable research and analysis UCB assesses and monitors business loan, manages business financing risk for further development and improvement. UCBL is doing its best to increase the contribution of SME sector to GDP through various products with total outstanding of SME loan of Tk.6109.96 Crore as on 30.06.2013. To align its corporate policy with the regulation of Central Bank, UCB is now more concerned about SME. It has 02 dedicated SME Branches and 133 Branches with a team of Relationship Managers to service our customers by multiple products narrated as follows:



### UCB Unmesh

- EMI based Collateral Free Working Capital Seasonal loan facility for Trading Concern
- Tk. 2.00 lac to Tk. 10.00 lac
- 12-18 months
- The business must be a going concern with a min. 2 years operation.

### **UCB Nistha:**

- EMI based Working Capital loan facility for Manufacturing & Trading Concern secured by Collateral (land /building)
- Tk. 5.00 lac to Tk. 50.00 lac
- 12-48 months
- The business must be a going concern with a min. 2 years operation.





#### **UCB UDDOM:**

- EMI based Fixed Asset purchase loan facility Partially secured by FDR for Manufacturing Concern for women
- Tk. 5.00 lac to Tk. 50.00 lac
- 12-60 months
- The business must be a going concern with a min. 2 years operation.



#### **UCB Bikash:**

- EMI based Working Capital loan facility Partially secured by FDR for Manufacturing & Trading Concern
- Tk. 5.00 lac to Tk. 30.00 lac
- 12-60 months
- The business must be a going concern with a min. 2 years operation.



#### **UCB Mohati:**

- EMI based Working Capital loan facility for Service Concern
- Tk. 2.00 lac to Tk. 10.00 lac
- 12-36 months
- The business must be a going concern with a min. 2 years operation.



#### **UCB Disha:**

- EMI based Collateral Free loan facility for Woman Entrepreneurs
- Tk. 2.00 lac to Tk. 10.00 lac
- 12-48months
- The business must be a going concern with a min. 1 year operation by woman entrepreneur



#### **UCB Sreejon**

- EMI based Collateral Free Working Capital loan facility for Creative & Heritage Concern
- Tk. 2.00 lac to Tk. 10.00 lac
- 3-12 months
- The business must be a going concern with a min. 2 years operation.



#### **UCB ODOMMAYA:**

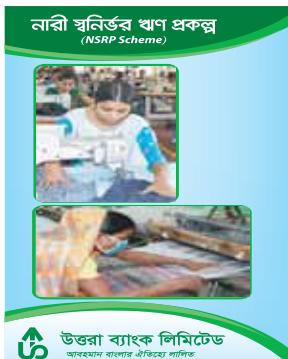
- EMI based Collateral Free Working Capital loan facility for Manufacturing & Trading Concern
- Tk. 2.00 lac to Tk. 10.00 lac
- 12-48 months
- The business must be a going concern with a min. 2 years operation.

Uttara Bank Limited is one of the largest and oldest Private Sector Commercial banks in Bangladesh with years of experience and has been providing need-based , timely available and cost effective credit to borrowers while maintaining highest level of business ethics and customer satisfaction.

SME Loan facilitates entrepreneurs and aids them to reach their business goal as well as create employment.

**“Our product-Your Choice”**

## এস,এম,ই ব্যাংকিং



- \* অর্থনৈতিক উন্নয়নে কৃষি ভিত্তিক শিল্প ও এস, এম, ই অর্থায়নের বিকল্প নেই।
- \* নারী উন্নয়নে এস. এম, ই ও কৃষি ভিত্তিক শিল্প বিকাশ অপরিহার্য।
- \* কৃষি ভিত্তিক শিল্প ও এস, এম, ই উদ্যোক্তারা আমাদের গর্ব।



উত্তরা ব্যাংক লিমিটেড  
আবহমান বাংলার ঐতিহ্যে লালিত

[www.uttarabank-bd.com](http://www.uttarabank-bd.com)

## **SME Products & Services:**

Uttara Bank Ltd. has developed various types of SME loan products for attracting the potential customers as well as rendering better services to the existing customers.

### **Product Details:**

- Women Entrepreneur's Loan Scheme 'Nari Swanirbor Rin Prakalpo'
- Uttaran Small Business Loan (USBL) Scheme
- Loan for Service Concern
- Loan for Trading and Other Concern
- Loan for Manufacturing Concern

### **Sector:**

- Manufacturing
- Service
- Trading

To make our world more habitable we focus more in financing environment friendly scheme like Bio-Gas, Solar, ETP, Brick Kiln Efficiency Improvement Project and Agro-based Industry for sustainable economic growth of our country.



### **UTTARA BANK LIMITED**

Head Office, Uttara Bank Bhaban  
47, Bir Uttom Shahid Ashfaq-us-samad Sarak  
(90, Motijheel Commercial Area), P.O. Box No.  
217 & 818 Dhaka-1000, Bangladesh.  
Tel : 9553094, PABX : 9551162-1170 & 1173  
E-mail : [smeunit@uttarabank-bd.com](mailto:smeunit@uttarabank-bd.com)  
Website : [www.uttarabank-bd.com](http://www.uttarabank-bd.com)

## **Other Banks and NBFIs**

Due to time constraints, the financing products and services of the following Banks and NBFIs were not possible to include in this edition of the book. However, in the next edition, there may have the opportunity to include products and services of all Banks and NBFIs.

**Al-Arafah Islami Bank Limited**

**Bangladesh Commerce Bank Limited**

**Bangladesh Krishi Bank**

**Bank Alfalah**

**BRAC BANK LIMITED**

**Citibank NA**

**Commercial Bank of Ceylon**

**Farmers Bank Limited**

**Habib Bank Limited**

**HSBC**

**ICB Islamic Bank**

**Jamuna Bank Limited**

**Meghna Bank Limited**

**Midland Bank Limited**

**Modhumoti Bank Limited**

**National Bank of Pakistan**

**NRB Commercial Bank Limited**

**NRB Global Bank Ltd**

**Rajshahi Krishi Unnayan Bank**

**Social Islami Bank Limited**

**South Bangla Agriculture and Commerce Bank Ltd**

**State Bank of India**

**Union Bank Limited**

**Woori Bank**

**Agrani SME Financing Co.**

**GSP Finace Co Ltd**

**Phoenix Finance & Investment Ltd**

**Prime Finance & Investment**

**Union Capital**

**United Leasing Co. Ltd**

**Uttara Finace**

# ANNEXURE

## **References**

**While Preparing the Hand Book, several publications of different organizations and web links were utilized as sources of information:**

### **Various publications of:**

SMESPD, Bangladesh Bank  
SME Foundation  
BD Venture Ltd.  
Small & Cottage Industries Training Institute (SCITI)  
MIDAS Finance Ltd.  
Daffodil International University  
Bangladesh Council of Scientific and Industrial Research (BCSIR)  
Bangladesh Small & Cottage Industries Corporation (BSCIC)  
DCCI Business Institute (DBI)  
Business Initiative Leading Development (BUILD)

### **Web links**

<http://www.youtube.com/watch?v=SsR0DqFJbmc>  
(innovation & entrepreneurship)  
<http://www.youtube.com/watch?v=G8gRkJ9cnzo> (10  
myths of entrepreneurship)  
<http://www.youtube.com/watch?v=bhUT74Yh90A>  
(do you have what it takes to be a successful entrepreneur?)  
<http://www.youtube.com/watch?v=D9CBZWJLUm4>  
(Welcome To The Smart Entrepreneur's Guide To Social Networking)  
<http://www.youtube.com/watch?v=yVtv2cS3NYg>  
(Entrepreneurship & Failure)  
<http://www.socaltech.com/articles/the-angel-funding-process/a-00008.html>  
[http://en.wikipedia.org/wiki/Business\\_incubator](http://en.wikipedia.org/wiki/Business_incubator)  
[http://en.wikipedia.org/wiki/Venture\\_capital](http://en.wikipedia.org/wiki/Venture_capital)

## Important Organizations essential for New Entrepreneurs

Sl.No	Organization Name	Telephone, Fax, E-mail
1.	<b>Ministry of Industries</b> Government of the People's Republic of Bangladesh Shilpa Bhaban 91 Motijheel C/A Dhaka -1000.	Tel : 9563545, 9563549 E-mail: dsict@moind.gov.bd Web: http://www.moind.gov.bd/
2.	<b>Department of Patents, Design and Trade Marks Office</b> Ministry of Industries Government of the People's Republic of Bangladesh 5th & 6th Floor Shilpa Bhaban 91 Motijheel C/A Dhaka-1000	Tel : 9560696, 9563545, 9563549 Fax: 9556556 E-mail: registrar@dpdt.gov.bd; registrardpdt@yahoo.com Web: http://www.dpdt.gov.bd/
3.	<b>SME &amp; Special Programmes Department</b> Bangladesh Bank Bangladesh Bank Building Motijheel C/A Dhaka-1000.	Tel: 9511320, 7120106 Fax: 880-2-9512991 email: gm.sspd@bb.org.bd, governor@bb.org.bd
4.	<b>Board of Investment (BOI)</b> Jibon Bima Tower 10 Dilkusha C/A Dhaka – 1000	PABX: 9559378, PABX-1902 (PS) +880 2 716 9580 Fax: +880 2 956 2312 Email : service@boi.gov.bd Web: www.boi.gov.bd
5.	<b>National Board of Revenue (NBR)</b> Segunbagicha Dhaka- 1000	Tel: 8362442, 7164521, 8318120-26, 8318101-8 Fax: 8316143 Web: http://www.nbr-bd.org/
6.	<b>Registrar of Joint Stock Companies &amp; Firms (RJSC)</b> TCB Bhaban (6th Floor) 1 Kawran Bazar Dhaka-1215	Tel: 8189401, 8189403 Fax: 8189402 Email: rjsc@roc.gov.bd Web: http://www.roc.gov.bd/
7.	<b>Office of the Chief Controller of Imports &amp; Exports (CCIE)</b> 111-113 Motijheel C/A Dhaka-1000	Tel: 9551556, 9550289 Fax: 9550217 e-mail: controller.chief@yahoo.com Web: http://www.ccie.gov.bd/

8.	<b>Export Promotion Bureau</b> TCB Bhaban 1, Kawran Bazar (2nd & 4th Floor) Dhaka-1215 Bangladesh	Phone: +88-02-9144821-4 (PABX) Fax: +88-02-9119531(General), +88-02-8151631 (Fair), +88-02-9559949 (Textile) Email: info@epb.gov.bd Website: www.epb.gov.bd
9.	<b>Bangladesh Tariff Commission (BTC)</b> 1st 12 Storied Govt. Office Building(9th Floor) Segunbagicha , Dhaka-1000. Phone: 9335930	Fax: 88-02-8315685 E-mail: btariff@intechworld.com Website: http://www.bdtariffcom.org
10.	<b>Small &amp; Medium Enterprise Foundation (SMEF)</b> Royal Tower 4 Panthapath, Dhaka- 1215, Bangladesh	Phone: +88-09669300001-2, +880-2-8142983, +880-2-9142907 Fax : +880-2-8142467 Email: info@smef.org.bd URL : www.smef.org.bd
11.	<b>Dhaka South City Corporation</b> Nagar Bhaban, Fulbaria Dhaka-1000. Bangladesh	Phone: 880-2-9563504,9563506 Fax: 880-2-9563514 Email: administrator@dhakasouthcity.gov.bd Website: www.dhakasouthcity.gov.bd
12.	<b>Dhaka North City Corporation</b> Nagar Bhawan 81 Gulshan Avenue Gulshan, Dhaka.	Phone No: 8824188 Fax: 8834893 Website: http://www.dncc.gov.bd/
13.	<b>Bangladesh Standards and Testing Institution</b> Maan Bhaban 116/A, Tejgaon Industrial Area, Dhaka-1208	Phone : 8870300, 8870275, 8870277, 8870278, 9131582, 8870280, 8870279, 8870281 Fax : [880-2)-9131581, 8870676 E-mail : bsti@bangla.net, bsti_dmi@bangla.net Web : www.bsti.gov.bd
14.	<b>Bangladesh Council of Scientific and Industrial Research</b> Dr. Qudrat-i-Khuda Road, Dhanmondi, Dhaka-1205	Phone: 880 2 8617924 Fax: 880 2 8613022, 8617924 e-mail: bcsir@bangla.net, info@bcsir.gov.bd, dhakalab@bcsir.gov.bd

15.	<p><b>Small and Cottage Industries Training Institute (SCITI)</b></p> <p>House No.-24/A, Road No.-13/A Sector No.-06, Uttara Model Town Dhaka-1230, Bangladesh.</p>	<p>Phone: 88-02-8913684, 8914262 PABX No : 8915353-4, 8911939, 8911969 FAX No: 88-02-8914111 E-mail :            a) principal@sciti-sme-bd.org            b) viceprincipal@sciti-sme-bd.org            c) sciti@sciti-sme-bd.org            d) edp@sciti-sme-bd.org (Entrepreneurship Development)            e) gmf@sciti-sme-bd.org (General Management)            f) imf@sciti-sme-bd.org (Industrial Management)            g) fmf@sciti-sme-bd.org (Financial Management)            h) mmf@sciti-sme-bd.org (Marketing Management)            i) research@sciti-sme-bd.org (Research &amp; Consultancy)            Website: <a href="http://www.sciti-sme-bd.org">www.sciti-sme-bd.org</a></p>
16.	<p><b>The Federation of Bangladesh Chambers of Commerce and Industry (FBCCI)</b></p> <p>60, Motijheel C/A Dhaka, Bangladesh.</p>	<p>Tel: 88-02-9560102-3, 9560482 Fax: 88-02-7176030 E-mail: <a href="mailto:fbcci@bol-online.com">fbcci@bol-online.com</a>. URL: <a href="http://www.fbcci-bd.org">www.fbcci-bd.org</a></p>
17.	<p><b>Metropolitan Chamber of Commerce and Industry</b></p> <p>Chamber Building 122-124, Motijheel CA Dhaka-1000, Bangladesh</p>	<p>Tel: 9565208, 9565209, 9565210 Fax: 9565211, 9565212 E-mail: <a href="mailto:sg@citechco.net">sg@citechco.net</a>, <a href="mailto:info@mccibd.org">info@mccibd.org</a> Website: <a href="http://www.mccibd.org">http://www.mccibd.org</a></p>
18.	<p><b>Dhaka Chamber of Commerce &amp; Industry</b></p> <p>DCCI Building 65-66 Motijheel C/A Dhaka-1000, Bangladesh</p>	<p>Phone : 880-2-9552562 Fax : 880-2-9560830 Email : <a href="mailto:info@dhakachamber.com">info@dhakachamber.com</a> Web Site : <a href="http://www.dcci.org.bd">www.dcci.org.bd</a></p>

## NBFIs

1.	Agrani SME Financing Company Ltd 11/3 Toyenbee Circular Road (6th floor), Motijheel C/A, Dhaka -1000. Ph No: 9511803	11.	Union Capital Ltd Noor Tower (5th Floor) 73 Sonargaon Road Dhaka -1205 Ph No : 9662888/106
2.	Bangladesh Finance & Investment Company Ltd Baitul Hossain Building (2nd Floor), 27 Dilkusha C/A, Dhaka -1000 Ph No : 7114493	12.	Uttara Finance & Investment Ltd JBC Tower (6th Floor) 10 Dilkusha C/A. Dhaka -1000 Ph No : 8142680
3.	Bangladesh Industrial Finance Company Ltd 63 Dilkusha C/A (1st Floor) Dhaka -1000 Ph No : 9558039/124	13.	Phoenix Finance & Investment Ltd Head office, Eunus Center (Level 11) 52-53 Dilkusha C/A, Dhaka -1000 Dhaka -1205 Ph No : 9569007
4.	Bay Leasing & Investment Ltd Printers Building (6th Floor) 5 RAJUK Avenue, Dhaka -1000 Ph No : 9568599	14.	Infrastructure Development Company Limited UTC Building, 16th Floor, 8 Panthapath, Kawran Bazar, Dhaka -1215, Bangladesh Tel: 9102171 -8
5.	Fareast Finance & Investment Ltd Eunus Center(8th Level) 52-53 Dilkusha C/A Dhaka -1000 Ph No : 7554174	15.	Prime Finance & Investment Ltd 63 Dilkusha C/A Dhaka -1000 Dhaka -1205 Ph No : 9563883/111
6.	GSP Finance Company Ltd 1st Paribag, Mymensingh Road Dhaka -1000 Ph No : 9674306	16.	Industrial & Infra. Dev. Finance Co. Ltd (IIDFC) Chamber Building, 122 -124 Motijheel C/A Dhaka -1000 Dhaka -1205 Ph No : 9559311/141
7.	International Leasing & Financial Services Ltd Printers Building (14th Floor) 5 RAJUK Avenue Dhaka -1000 Ph No : 9559639	17.	Lanka Bangla Finance Ltd Safura Tower (Level 11) 20 Kemal Ataturk Avenue, Banani Dhaka 1213, Bangladesh Phone: (88 02) 9883701 -10 Fax: (88 02) 8810998 e-mail: info@lankabangla.com
8.	MIDAS Financing Ltd. House#43, Road#16 New Dhanmondi, Dhaka -1209 Ph No : 8116186-7		
9.	Premier Leasing & Finance Limited 5, RAJUK Avenue Motijheel C/A , Dhaka -1000 Ph No : 9570499		
10.	United Leasing Company Ltd Camelia House 22 Kazi Nazrul Islam Avenue Dhaka -1214 Ph No : 9669006/310		

## SME Department of Commercial Banks

1.	Sonali Bank Ltd. 35,42-44, Motijheel Dhaka- 1000 Contact: 01712546413	7.	AB Bank Limited Head Office Address: Corporate Office: BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka 1000, Bangladesh, GPO Box: 3522 Phone: +88-02-9560312
2.	Janata Bank Limited Motijheel C/A, Dhaka-1000. Telephone: 9568810 Contact: 01552362126	8.	Al-Arafah Islami Bank Limited Head Office Address: 36, Dilkusha(6-9 Floor) C/A Dhaka-1000, Bangladesh. Phone: +880-2-7123255-7, 9568007, 9569353
3.	Rupali Bank Limited Head Office Address: 34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.  Phone: +880-2-9551624-25, 9554122, 9552163, 9552183, 9552184, 9551840, 9552214, 9552301, 9551525, 9552743, 9552746, 9551471, 9555093-4 (PABX	9.	Bank Asia Ltd. Corporate Head Office Rangs Tower(2nd to 6th Floor) 68,Purana Paltan Dhaka-1000 Telephone: 9514820-1
4.	Bangladesh Small Industries and Commerce Bank Limited Head Office Address: HEAD OFFICE: Sena Kalyan Bhaban (5th Floor)195 Motijheel C/A, Dhaka-1000  Phone: +880-2-9568190, 9564830, 7175691, 7175692	10.	BRAC Bank Limited 1 Gulshan Avenue Gulshan -1, Dhaka 1212 Telephone: +880-2-885 9202
5.	Bangladesh Development Bank Limited Head Office Address: 8, Rajuk Avenue, Dhaka-1000 Bangladesh Phone: +88029563476	11.	Mr. Abdur Rahman Head of SME The City Bank Limited City Bank Center 136, Gulshan Avenue Gulshan-2, Dhaka-1212 Telephone: +880-2-8813483, 8814375, 8813126
6.	Bangladesh Krishi Bank Krishi Bank Bhaban 83-85 Motijheel Commercial Area Dhaka - 1000, Bangladesh		

12.	Dhaka Bank Limited Head Office Address: Biman Bhaban (1st Floor). 100, Motijheel C/A, Dhaka - 1000, Bangladesh  Phone: +880-2-9556585, 9554514, 9554514	18.	ICB Islamic Bank Ltd. Head Office, T.K. Bhaban (15th floor) 13 Kazi Nazrul Islam Avenue Kawran Bazar, Dhaka -1215 Telephone: 9143361-5/143
13.	Dutch-Bangla Bank Limited Head Office Address: Sena Kalyan Bhaban,195, Motijheel C/A. Dhaka Bangladesh  Phone: 9666238, 7115756	19.	ICB Islamic Bank Ltd. Head Office, T.K. Bhaban (15th floor) 13 Kazi Nazrul Islam Avenue Kawran Bazar, Dhaka -1215 Telephone: 9143361-5/177
14.	Eastern Bank Limited 10, Dilkusha C/A, Dhaka Telephone: 9566483	20.	Islami Bank Bangladesh Ltd. Islamic Bank Tower 40, Dilkusha C/A, Dhaka-1000 Telephone:
15.	Exim Bank Ltd. Symphony, Plot-SE (F) 9 Road-142, Gulshan Avenue Dhaka-1212 Telephone: 9889363-155	21.	Islami Bank Bangladesh Ltd. Islamic Bank Tower 40, Dilkusha C/A, Dhaka-1000 Telephone: 9563040-138
16.	First Security Islami Bank Ltd. House- SW(I) 1/A, Road-8 Gulshan-1, Dhaka-1212 Telephone: 9888446	22.	Jamuna Bank Ltd Head Office Address: Printers Building (3rd &8th) Floor 5, Rajuk Avenue, Dhaka, Bangladesh. Phone: +880-2-9570912-16, 9555141
17.	IFIC Bank Ltd. BDBL Building (10th floor) 8, Rajuk Avenue, Dhaka- 1000 Telephone: 9553517/666	23.	Mercantile Bank Limited Head Office Address: 61, Dilkusha Commercial Area, Dhaka-1000, Bangladesh  Phone: +880-2-9559333, 9553892, 9561140

24.	Mutual Trust Bank Limited Head Office Address: MTB Centre, 26 Gulshan Avenue, Gulshan 1,Dhaka, Bangladesh, 1212  Phone: +880-2-8826966, 8822429	29.	Prime Bank Ltd Head Office Address: Adamjee Court Annexe Building-2,119-120, Motijheel Commercial Area, Dhaka - 1000, Bangladesh.  Phone: +880-2-9567265, 9570747-8 PABX
25.	National Bank Limited Head Office Address: 18 Dilkusha Commercial Area, Dhaka-1000, Bangladesh  Phone: +880-2-956-3081, 966-6584	30.	Pubali Bank Limited Head Office Address: 26, Dilkusha Commercial Area, Dhaka - 1000, Bangladesh.  Phone: +880-2-9551614 EXT.-278, 322
26.	National Credit & Commerce Bank Ltd Head Office Address: 7-8, Motijheel Commercial Area, Dhaka - 1000, Bangladesh.  Phone: +880-2-9561902-4, 9566283, 9563981-3	31.	Shahjalal Islami Bank Ltd Uday Sanz, Plot No. SE (A) 2/B Gulshan South Avenue Gulshan – 1, Dhaka-1212 Telephone: 8819442
27.	One Bank Limited Head Office Address: HRC Bhaban 46, Kawran Bazar C/A Dhaka-1215, Bangladesh  Phone: +880-2-9118161, 9138361, 8122046, 9141397	32.	Social Islami Bank Limited City Centre, 103 Motijheel C/A Dhaka- 1000 Telephone: 9612001/122
28.	The Premier Bank Limited Head Office Address: "Iqbql Centre" 3rd Floor, 42 Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh  Phone: +880-2- 9887581-84, 8811417	33.	Southeast Bank Eunoos Trade Center 52-53, Dilkusha, C/A (Level - 2, 3, 4 & 16) Dhaka - 1000 Telephone: +880-2-9571115, 7160866, 9555466, 7173793
		34.	Standard Bank Ltd. 122-124 Motijheel C/A Dhaka-1000. Telephone: 9513515/105

35.	Trust Bank Limited Peoples Insurance Bhaban 36 Dilkusha C/A, (16th Floor) Dhaka-1000 Telephone: 9570261	40.	Midland Bank Limited Head Office N. B. Tower 40/7 North Avenue Gulshan-2, Dhaka-1212 Telephone: +88-02-8836864
36.	United Commercial Bank Limited Head Office Address: Bulus Center Plot - CWS- (A)-1,Road No - 34 Gulshan Avenue, Dhaka-1212, Bangladesh Phone:+880-2-8852500	41.	The Hongkong and Shanghai Banking Corporation Limited Level 4, Shanta Western Tower 186 Bir Uttam Mir Shawkat Ali Road Tejgaon Industrial Area, Dhaka 1208 Telephone: 8878850/2030
37.	Uttara Bank Limited Head Office, Uttara Bank Bhaban 47, Bir Uttom Shahid Ashfaq-us-Samad Road (90, Motijheel Commercial Area) Dhaka-1000 Telephone: +880-2-9551162-3, 9553085-6, 9558656, 9566067-9, 9565732, 9568941		
38.	Standard Bank Limited Head Office Address: Chamber Building(3rd Floor) 122-124, Motijheel, Commercial Area, Dhaka-1000, Bangladesh.  Phone: +880-2-9667224, 9667802 9560299, 9558375		
39.	Commercial Bank of Ceylon Hadi Mansion 2, Dilkusha C/A, Dhaka-1000 Telephone: 9103432, +880-2-7114125		





Dhaka Chamber of Commerce & Industry (DCCI) incorporated under the Companies Act, in the year 1958, is the largest and most vibrant Chamber of the country. It has been a pioneer in rendering services for the development of private sector business and industry in Bangladesh for over five decades. DCCI represents more than 38 categories of small, medium and large entrepreneurs contributing towards creation of wealth and employment.



**Dhaka Chamber of Commerce & Industry**  
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