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24. %■D■, ■■■■%■■■■■ K ■} ■■[■■■■■ ■■\*■#, ■■■■1■■■■ ■■■■■■  
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25. %■D■, ■} K \$6■#■■■6■# ■n■o ■■\*■#, h■1, \$f■■■6■#■■■6■# K ■}■n■o ■■■■■■  
%;■  
26. \$D  
■■¶■■, 9■■■  
■■9W \$■■hG %;■  
27. \$D  
■■¶■■, ■■■■■■;■ ■■■■■■  
■# B`  
■ 1■G■^ %;■  
28. \$D  
■■¶■■, ■■■■■■;■ Â■■■z 1■■■■■ %;■  
29. \$D  
■■ ¶■■, ■■■■%1 %;■  
30. ■<■■■■■D■■1, ■■f■■1 %;■  
31. \$D  
■■ ¶■■, 3%3■4 z■B■■■■■ %;■  
32. \$■%■1■■■ ■■■■■■ ) 9■ ■■■■■■| (%\*■■■■■, 3z■■■■■%■%@4; %\*■■■■■, ■■■■%■ 3■■■ ■■■■  
■ 9■ ■■■■ ■■■■■■  
1■G1 ■■■■■■■■)  
%;■  
33. %■■■] ■■■■■■o %■D■, ■■■■ ■■■■■■  
%;■-%■D■  
■.■.■ ■■■■ ■■■■■■  
■ 3%3■4 ■■|■■■■■ 9■■■

[illegible]

2.  $G_{\text{max}} < G_{\text{Dmax}}$ ,  $\frac{G_{\text{max}}}{G_{\text{Dmax}}} \leq 1$  %;

3. %;■, 9■■■■  
■■9W \$■■hG %;■  
4. ■■■D■■1, ■■■■■■;■ ■■■■%■■■■ |u■■■ (■■■■3%) %;■  
5. \$D  
■■■f■■■, ■■■ ■■■;■ J+ K gS■ ■■■ 1■■G■■■■■ %;■  
6. ■<■■■■D■■1, ■x■■■ B`  
■ |u■■■ ( 4■■■■ ) %;■  
7. %;■, ■■■■■■;■ ■■■■■■  
■# B`  
■ 1■G■^ (■■h■) %;■  
8. %;■, 9■■■■  
;^■■■ B`  
■ 1■G■^ (3■3%■h3) %;■  
9. %;■, ■■■■%3%■4@■ %;■  
10. ■<■■■■D■■1, ■f■1 %;■  
11. \$■■9«■■, ■h■■■hS %;■  
12. ■■■■9u ■■■■■■  
■ ■■■■■■| ( ■■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
13. ■7G ■■\*■■#■ ■■■■■■| (■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
14. @4■%S ■■\*■ ■#■ ■■■■■■| (■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
15. ■■■■■■, ■■ K 9■■■Ä ■■■■■G■ ■■■■■■  
■ ■■■■■■| (■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
16. ■■E■■1 K B` ■■^■ ■■\*■ ■#■ ■■■■■■| (■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
17. ■■<■■ K ■■© ■■t  
1 ■■■■■■  
■ ■■■■■■| (■■■■o %■D■/n Ä %■D ■ ■6 G■■  
■) %;■  
18. ■ĵ K ■■f ■■■■■■  
■ ■■■■■■| (■■■■o %■D■/ nÄ %■D ■ ■6 G■■  
■) %;■  
19. ▯t %■%■■■ ■■|;x■■■ ■■■■■■| (■■■■o %■D■/ ■■■D■■1 ■6 G■■  
■) %;■  
20. ■■■D■■1, 3■■■K %;■  
21. ■■[■■■■ ■■■D■■1, 3%3■4 z■B■■■■ %;■  
22. \$■%■1■■■ ■■■■■■ ■ 9■ ■■■■■■| (%\*■■■■, ■■■■%; %\*■■■■, ■■■■■8■Å 3■■ ■■■■, 9■  
■■■\* ■■%■ %■#0■, ■■^■■■; K ■■■■t■■;■ ■ E \$7■1 ■■■■ ■■■■■  
1■G1 ■■■■■■)  
%;■  
23. nÄ%■D■, 3%3■4 ■■|■■■■, ■■■ ■■■■■  
%;■ -%■D■  
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■-■.■ <■■■ 808 evsjv`k †M‡RU, wW‡m▯i 12, 2019 [ 1g LÐ  
■.■.■ 3%3■4 ■■■■■ ■■G■■■ K \*■■:Z ■■  
■9■ ■■t■  
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## Chapter 1

### Introduction

Small and medium industries (SMEs) are making significant contributions to achieve our economic growth. The SME sector works as an impetus to boost up national income as well as to generate employment opportunities since this sector is labour-intensive and less time-consuming for production with less capital expenditure or lower establishment cost. Like other developing countries, Bangladesh has a great potential for development of SME sector. In fact, the SME sector works as a catalyst and plays a pivotal role to transform Bangladesh into an industrially developed country.

At present, small, micro and medium (MSME) enterprises comprise about 7.8 million and they contribute about 25% (ADB 2015) to our GDP. The SME Policy 2019 will play a unique role toward fulfilling the election commitments of the present government such as; providing city-dweller benefits to each village, transforming the youth into skilled manpower and ensuring their employment simultaneously, contributing positively to the further advancement of Bangladesh.

In order to make balanced development through economic, social and environmental protection of the country, the government announced SME sector as the main pillar of industrial development in National Industrial policy 2016. The development of SME sector will play a significant role in achieving the targets enunciated in the policy and planning documents both national and international like National Industrial Policy 2016, Seventh Five-Year Plan, Vision 2021 and LDC graduation by 2024, SDG 2030 and Vision 2041. As Bangladesh has skilled human resources and intellectual capacities, SME sector ushers ample opportunities to develop. Hence, there is a need for relevant policies to ensure a supportive environment to make this sector vibrant.

For the first time, in the year 2005, SME Strategy Framework was endorsed by the government to create a favourable environment for the development of SME sector of the country. There is a commitment in the National Industrial Policy 2016 to prepare a specific and time-bound SME development plan with a view to proper implementation of SME Policy. Under these circumstances, the government has taken initiatives to formulate an SME Policy with appropriate action plan.

It is necessary to adopt right strategies and steps to expedite the development of the SME sector. Effective SME strategies will be built upon the following six factors, respectively:

1. Access to Finance;
2. Access to Technology and Innovation;
3. Access to Market;
4. Access to education and training;
5. Access to Business Support Services; and
6. Access to information.

In order to ensure effective development of SME Sector and entrepreneurs, SME development strategies have been designed around three elements:

- 1) Supportive policies and appropriate environment;
- 2) Sustainable and effective organizations; and
- 3) Opportunities to provide financial and business support services to prospective and disadvantaged entrepreneurs.

To ensure the aforesaid benefits, the formulation of effective SME development strategy depends on three issues namely (1) supportive policies and conducive environment (2) sustainable and effective institutions, and (3) access to financial and

business related services of destitute and underprivileged but potential entrepreneurs. Considering the above mentioned three issues, emphasis has been given on policy implementing strategies in SME Policy 2019 to create a conducive environment for SME development.

## Chapter 2

### Vision, Mission, Goal, Objective and Implementation Strategy

#### 2.1 Vision

Creating a vibrant SME sector in Bangladesh.

#### 2.2 Mission

Strengthening SME sector by enhancing efficiency, improving business environment, providing easy access to finance, ensuring better marketing facilities, upgrading technology and innovative capabilities and creating employment opportunities. 82

#### 2.3 Target/Goal

By 2024, the contribution of SME sector in the GDP to be increased from 25 % to 32% in order to implement the development projections of the government.

#### 2.4 Objectives

2.4.1 Identify the role of important sectors related to the development of a sustainable environment-friendly SME sector and implementation strategies for SME related policies;

2.4.2 Create necessary infrastructure and cluster development, women entrepreneurship development and support policies for financial and non-financial services for the development and expansion of SME sector;

2.4.3 Improve SME-friendly environment by increasing the scope of institutional funding in SME sector, adoption of ICT based technology, development of productivity strategy, marketing of products, linking SMEs with large industries and strengthening of legal and institutional structures;

2.4.4 Establish public-private partnership (PPP) and create new SME initiative (start-up) for SME sector development; upgrade government policies and rules/regulations that create hindrance for smooth running of businesses and its development.

2.4.5 Increase and strengthen R & D activities to increase SME competitiveness and innovative capability.

2.4.6 Make effective coordinated arrangements to bring all the ministries, government organisations, trade bodies under a single platform and strengthen core institutions to solve existing and emerging problems in the SME sector.

#### 2.5 Implementation strategies

The following strategies have been set for the development and strengthening of the country's SME sector in line with the Vision, Mission, Goals and Objectives described in the SME Policy 2019.

2.5.1 Improving business environment and institutional framework;

2.5.2 Increasing scope of the SME sector to receive institutional funding facility;

2.5.3 Support to increase competitiveness capability and access to SME products market;

2.5.4 Support short-term, low cost SME business support services to the start-ups;

2.5.5 Develop and expand SME Cluster-based Business Network;

2.5.6 Increase use of ICT and other technologies;

2.5.7 Expansion of skill developing education and training programs for entrepreneurs;

2.5.8 Expanding women entrepreneurship development programs and providing specialized services;

2.5.9 Establishing SME as a backward and forward linkage enterprises to the large industries and ensure protection of SME products;

2.5.10 Establish environment-friendly SME industries and develop better capacity for waste management;

2.5.11 Institutionalize SME statistics and conduct research and development activities.

## Chapter 3

### Application and scope

#### 3.1 Application and scope

3.1.1 In the 'SME Policy 2019', emphasis has been given to undertake extensive SME development activities for increasing desired contribution of SME sector in the GDP and reducing poverty through coordinating efforts of government and private sector.

3.1.2 Definition of Cottage, Micro, Small and Medium Industries as described in 'National Industrial Policy 2016' and subsequent industrial policies will be followed and acknowledged in this 'SME Policy 2019'.

3.1.3 The effectiveness of this policy will continue until the next SME policy is adopted. However, Time Bound Action Plan of 'SME Policy 2019' will be subject to change from time to time and can be extended. 1g LÐ ] evsjv`k †M†RU, wW†mævi

## Chapter 4

### Implementation Strategy

4.1 Strategic Goal 1: Improving Investment and business environment and institutional framework

4.1.1 The administrative procedures of SME entrepreneurship will be simplified to improve the SME related business environment and to protect the rights of investors. Necessary steps will be taken to attract domestic and foreign investment to ensure desired development of SME, especially export-oriented SME industries and its capacity

building.

4.1.2 The coordination between the representatives and other support providers will be strengthened for the development of SME sector. A central monitoring system will be introduced for taking substantial SME development activities by the coordinated efforts of government and the private sector actions.

4.1.3 The following strategic tools will be utilized in line with the above-mentioned goals:

Strategic Tools

4.1.3.1 Simplification of legal and administrative procedures for enhancing SME business;

4.1.3.2 Simplification and rationalization of SME tax policy;

4.1.3.3 Investment and revenue incentives for export-oriented SME sector;

4.1.3.4 Strengthening of coordination among institutional structures;

4.1.3.5 Strengthening capacity building activities of BSCIC, SME Foundation and other SME related trade bodies.

4.2 Strategic Goal 2: Increasing Scope of Access to Finance in SME sector

4.2.1 A sustainable SME financing system will be established to meet up credit needs in SME sector;

4.2.2. To increase the scope of institutional funding in SME sector, the following strategic tools will be adopted:

Strategic Tools

4.2.2.1 Create a sustainable and effective institutional system for enhancing access to finance for SMEs.

4.2.2.2 Increase amount of credit flow to the SME sector;

4.2.2.3 Support access to finance in SME related innovations and introduce 'SME Bank' in the country;

4.2.2.4 Strengthen existing refinancing scheme to provide SME loan at a reduced interest rate to the SMEs;

4.2.2.5 Ensure easy access to credit and low interest rate of SME loan by strengthening Credit Wholesaling (CWS) program.

4.2.2.6 Launch SME Credit Guarantee Fund.

4.3 Strategic Goal 3: Enhance competitive capability and support to access of SME products into the market

4.3.1. To make SME sector as the main driving force for economic growth, necessary measures for capacity building will be taken to increase SME competitiveness at domestic and international level;

4.3.2 To protect quality and standards of SME products, create new markets, necessary measures will be taken through identifying proper marketing strategies.

4.3.3 The following strategic tools will be adopted in line with the above-mentioned goals:

Strategic Tools

4.3.3.1 Conduct effective activities to ensure quality of SME products;

4.3.3.2 Arrange capacity building training for SMEs to increase competency;

4.3.3.3 Provide advice and information services on the analysis of access to new market;

4.3.3.4 Enhance scope of entry of SME products in the export market;

4.3.3.5 Organize SME Product Fair at upazila, district, divisional and national level;

4.3.3.6 Establish Regional SME Product Exhibition Centres;

4.3.3.7 Arrange National SME Entrepreneur Award. ৪২২ এসজিএফ'ক টিএমআরইউ, ১২, ২০১৯ [ ১গ লেড

4.4 Strategic Goal 4: SME business support services, Support to start-up business set up in a short period of time and with low cost

4.4.1 Necessary measures will be taken to simplify procedures to receive trade license, expedite the provision of start-up support services with easy access of SMEs online registration facilities, one-stop service centre and other types of financial and non-financial support for SMEs.

4.4.2 The following strategic tools will be adopted in line with the above-mentioned goals:

Strategic Tools

4.4.2.1 Support to set up SME start-up/new businesses within short time and with low costs;

4.4.2.2 Make start-up process easily accessible through the introduction of online/digital system;

4.4.2.3 Ensure easy start-up business by establishing one-stop service centre;

4.4.2.4 Provide information services through an advisory services centre;

4.4.2.5 Increase business support services for SME entrepreneurs through the development of SME web page/website;

4.4.2.6 Arrange collateral free loans to potential entrepreneurs.

4.5 Strategic Goal 5: SME Cluster-based Enterprises Network development and expansion

4.5.1 Special programs will be undertaken for the development of weak infrastructures like roads, power, gas, water and communication of existing BSCIC industrial estates and other SME clusters;

4.5.2 Considering the importance of SME clusters in national economy, the following strategic tools will be adopted:

Strategic Tools

4.5.2.1 Improve infrastructural facilities at BSCIC industrial estates and SME clusters;

4.5.2.2 Establish Incubation Centre and Common Facilitation Centres (CFC) in industrial estates/ clusters;

4.5.2.3 Arrange collateral free loan at the single digit rate of interest for the potential entrepreneurs of industrial estates/ clusters;



4.5.2.4 Increase efficiency and capacity of the entrepreneurs and employees;

4.5.2.5 Expand cluster development and business network to meet developmental needs of clusters.

4.6 Strategic Goal 6: Increase the use of information, communication and other technologies

4.6.1 Steps will be taken to help SMEs through e-commerce, online support, outsourcing and IT-based applications in order to make them efficient in accounting and in the use of financial reporting software;

4.6.2 Appropriate and relevant strategies will be taken to increase innovative capability, adopting new technology and technology transfer of SMEs;

4.6.3 The following strategic tools will be adopted in line with the above-mentioned goals:

Strategic Tools

4.6.3.1 Promotion and use of modern, environment-friendly and energy-efficient technology for the development of SMEs;

4.6.3.2 Support SMEs to expand through e-commerce business;

4.6.3.3 Provide necessary ICT based support services for enabling them to adopt new technologies and to use them efficiently and innovatively;

4.6.3.4 Establish technology and innovation incubators;

4.6.3.5 Usage of automation whenever necessary.

4.7 Strategic Goal 7: Expansion of Skill Development Education and Training Programs for SME Entrepreneurs

4.7.1 Appropriate entrepreneurial education and training programme will be introduced in the TVET and higher education system of the country to develop skilled human resources in the SME sector. Effective communication and cooperation with private sector will be increased through SME related training and curricula, research work, demand-based training, internship etc. 1g LÐ ] evsjv`k †M†RU, wW†m^i 12, 2019 823

4.7.2. The following strategic tools will be adopted to build a favourable environment in the development of human resources and the promotion of entrepreneurship;

Strategic Tools

4.7.2.1 Develop and implement appropriate business training programs for SME sector;

4.7.2.2 Program on creating new entrepreneurs and entrepreneurial business development;

4.7.2.3 Develop standardized training modules and curricula;

4.7.2.4 Enhance capacity and performance of SME training institutions;

4.7.2.5 Forming steering committee on training programs;

4.7.2.6 Develop online training content and its management;

4.7.2.7 Assess training programs;

4.7.2.8 Create database on all SME related training institutes;

4.7.2.9 Enhance effective communication and cooperation among the training institutions.

4.8 Strategic Goal 8: Extend programs for women entrepreneurship development and provide specialized services

4.8.1 Information will be made available to women entrepreneurs to start business, obtain finance for running the business, create opportunities for relevant education and training and business related information;

4.8.2. Following strategic tools will be adopted to ensure participation of women entrepreneurs in the main stream development:

Strategic Tools

4.8.2.1 Organize special training programs for the women entrepreneurs in order to enhance efficiency and skills;

4.8.2.2 Increase flow of financial loans for women entrepreneurs and to arrange specialized loans;

4.8.2.3 Launch a Women Entrepreneur Development Fund;

4.8.2.4 Increase the institutional capacity of the Women Chambers and the associated trade bodies;

4.8.2.5 Encourage women entrepreneurs through award and scholarship;

4.8.2.6 Increase market networking connectivity.

4.9 Strategic Goal 9: Establishing SMEs as effective linkage to large industry and protection of SME products

4.9.1. Steps will be taken to facilitate setting up Forward Linkage and Backward Linkage Industries in order to maintain balance of demand and supply to ensure sustainable SME sector as well as SMEs can intake easily and utilize technology know-how and production process of large industries.

4.9.2. Special opportunities will be created for SMEs to cope up with new and modern method of free market economy and necessary rules/regulations will be formulated to protect the SMEs.

4.9.3 The following strategic tools will be adopted in line with the above-mentioned targets:

Strategic Tools

4.9.3.1 Develop SME as a linkage to the large industry;

4.9.3.2 Develop SME sector through sub-contracting to large industry;

4.9.3.3 Support SMEs to get international certification;

4.9.3.4 Provide support and encouragement to protect SME products.

4.10 Strategic Goal 10: Development of Capacity for establishing environment friendly SME industries and

industrial waste management

4.10.1. In order to ensure sustainable development of environment-friendly SME industries, awareness building programs as well as environment-friendly SME industry management practices will be introduced;

4.10.2 SMEs will be linked to large industries in relation to industrial waste management and waste recycling; ৪২৪ এসজিএফ'ক টিএম

4.10.3. The following strategic tools will be adopted for the establishment of environment friendly SME industries and industrial waste management:

Strategic Tools

4.10.3.1 Develop SME database;

4.10.3.2 Encourage SMEs to establish environment-friendly industries and provide necessary training;

4.10.3.3 Provide training and incentives to increase capacity of the SMEs for industrial waste management;

4.10.3.4 Improve and increase use of environment-friendly industrial technologies;

4.10.3.5 Support SMEs in establishing waste recycling industries.

4.11 Strategic Goal 11: Institutionalize SME Statistics and conduct research and development

4.11.1 In order to institutionalize the important contribution of the SME sector to the achievement of economic growth, necessary measures will be taken to ensure authentic statistics of SME sector;

4.11.2 SME related research activities, technology related research and SME development activities will be more expedited. Publications on different types of technology know-how and research activities in the SME sector will be strengthened through the increase of funding and substantial research initiatives.

4.11.3 The following strategic tools will be adopted in line with the above-mentioned goals:

Strategic Tools

4.11.3.1 Determine accurate contribution of SMEs in national economy;

4.11.3.2 Update SME related various indicators/statistics time-to-time;

4.11.3.3 Conduct research activities on various issues related to SME sector;

4.11.3.4 Publish books and directories on SME through research activities.

Chapter 5

Implementation of Strategies: The Role of Core Organizations

5.1 As different ministries, organizations, local authorities, non-government organizations, development partners and NGOs are involved in formulation and implementation of the SME Policy 2019, in order to take concerted efforts for implementation of the policy the role and responsibilities of the various organizations including the government have to be clarified.

5.2 Role of Government

5.2.1 The government will provide the necessary assistance to the concerned organizations/institutions to create a favourable environment and increase necessary infrastructures for the development of the SME sector.

5.2.2 In order to increase the scope of institutional funding facility in the SME sector, the government will take necessary steps to increase loans, credit risk reduction and credit transaction through Bangladesh Bank, commercial banks and SMEF.

5.2.3 Based on the partnership with the private sector, the government will create opportunities for strengthening the training programs in the SME sector as well as expanding non-financial business development services.

5.2.4 SME Development Fund will be allocated in favour of major and important organizations for the implementation of their action plans included in the SME Policy 2019.

5.2.5 The government will take lead role for the implementation of this policy through the above mentioned activities and will continue to promote SME development activities in association with concerned national and international partners.

5.3 Role of the Ministry of Industries in monitoring

5.3.1 The overall responsibilities of monitoring the implementation of SME Policy 2019 will be the responsibility of Ministry of Industries.

5.3.2 Ministry of Industries will establish a SME data bank. This bank will work as a research and data centre and will be associated with the main stakeholders. The Ministry of Industries will also coordinate activities of all SME related organizations. ১৭ ১৪ ] এসজিএফ'ক টিএমইউ, ২০১৯ ৪২৫

5.4 BSCIC, SME Foundation and relevant Trade Bodies: Implementing Agency

5.4.1 Responsibility for overall implementation of strategic goals and action plans described in the SME Policy 2019 will be entrusted to BSCIC and the SME Foundation.

5.4.2 BSCIC will implement its own strategic action plans in collaboration with other implementing agencies subject to the approval of the Ministry of Industries.

5.4.3 The SME Foundation will inform Ministry of Industries about its own yearly strategic action plan and implement it in collaboration with implementing agencies.

5.4.4 The Ministry of Industries will regularly monitor and evaluate the progress and implementation of the action plans/activities of BSCIC and SME Foundation and will provide necessary financial and other supports.

## 5.5 Coordination with other agencies

5.5.1 BSCIC and SME Foundation will create an effective supportive environment to accelerate the development of the SME sector. To avoid redundancy and reduce cost, they will coordinate with the other relevant government organizations including:

- Bangladesh Bank;
- Bangladesh Investment Development Authority (BIDA);
- Bangladesh Economic Zones Authority (BEZA);
- Investment Promotion Agency (IPA);
- Bangladesh Industrial Technical Assistance Centre (BITAC);
- Bangladesh Council of Scientific and Industrial Research (BCSIR);
- National Productivity Organization (NPO);
- Bangladesh Institute of Management (BIM)

5.5.2 Effective collaborative activities with different non-government organizations, associations and chambers related to SME development will be ensured, these are:

- Federation of Bangladesh Chamber of Commerce and Industries (FBCCI);
- National Association of Small and Cottage Industries Bangladesh (NASCIB);
- Bangladesh Agro Processing Association (BAPA);
- Metropolitan Chamber of Commerce and Industries (MCCI);
- Dhaka Chamber of Commerce and Industries (DCCI);
- Chittagong Chamber of Commerce and Industry (CCCI);
- Bangla Craft;
- Business Initiative Leading Development (BUILD);
- Women Entrepreneurs Association of Bangladesh (WEAB)

## Chapter 6

Monitoring and evaluation of policy strategies

6.1 In order to implement the SME Policy 2019 effectively and to accelerate the development of the SME sector; two important policy-coordination committees will be formed:

1. National SME Development Council, and
2. National SME Task Force.

In addition to the Council and the Task Force; a technical committee and some subject specific working committees will be constituted.

### 6.2 National SME Development Council

6.2.1 The National SME Development Council (NSDC) will be the highest policy-making body to implement the government's commitment to the development of SME sector. ৪২৬ এমজিএফ কনফারেন্স, ১২, ২০১৯ [ ১৫ এপ্রিল]

6.2.2 The Honourable Minister of the Ministry of Industries will be the Chairman and the Council will be comprised of the following members:

1. Minister, Ministry of Industries Chairman
2. State Minister, Ministry of Industries Vice-chairman
3. Governor, Bangladesh Bank Member
4. Secretary, Ministry of Industries Member
5. Secretary, Ministry of Commerce Member
6. Secretary, Finance Division, Ministry of Finance Member
7. Secretary, Financial Institutions Division, Ministry of Finance. Member
8. Secretary, Planning Division, Ministry of Planning Member
9. Secretary, Ministry of Foreign Affairs Member
10. Secretary, Local Government Division, Ministry of Local Government and Rural Development Member
11. Secretary, Rural Development and Co-operative Division, Ministry of Local Government and Rural Development Member
12. Secretary, Ministry of Labour and Employment Member
13. Secretary, Ministry of Agriculture Member
14. Secretary, Ministry of Jute and Textile Member
15. Secretary, Secondary and Higher Education Division, Ministry of Education Member
16. Secretary, Technical and Madrasa Education Division, Ministry of Education Member
17. Secretary, Ministry of Women and Children Affairs Member
18. Secretary, Ministry of Fisheries and Livestock Member

19. Secretary, Ministry of Science and Technology Member
20. Secretary, Ministry of Environment, Forest and Climate Change Member
21. Secretary, Ministry of Cultural Affairs Member
22. Secretary, Power Division, Ministry of Power, Energy and Mineral Resources Member
23. Secretary, Energy and Mineral Resources Division, Ministry of Power, Energy and Mineral Resources Member
24. Secretary, Information and Communication Technology Division, Ministry of Posts, Telecommunications and Information Technology Member
25. Chairman, National Board of Revenue (NBR) Member
26. Chairman, Bangladesh Investment Development Authority (BIDA) Member
27. Chairman, Bangladesh Tariff Commission Member
28. Secretary, Statistics and Informatics Division, Ministry of Planning Member
29. Chairman, Bangladesh Small and Cottage Industries Corporation (BSCIC) Member
30. Director General, Bangladesh Industrial and Technical Assistance Centre (BITAC) Member
31. Chairman, SME Foundation Member
32. 5 representatives from the Private Sectors (President-FBCCI, President-NASCIB, and the remaining 3 members would be nominated by the Ministry of Industries) Member

33. Concerned Additional Secretary, Ministry of Industries Member-Secretary

6.2.3 The SME Section of the Ministry of Industries will serve as the Secretariat for implementing activities of the National SME Development Council (NSDC). The NSDC meeting will be held at least once in every six months.

6.2.4 The main objective of the NSDC meeting is to provide strategic policy guidelines to the concerned ministries and agencies in the development of SMEs and ensure the overall and coordinated development of SME sector.

6.2.5 The Council will be able to co-opt any competent person as a member; or invite him/her to participate in the meeting.

6.2.6 Scope of NSDC

6.2.6.1 Review and approve the policies and strategies made by SME taskforce for the overall development of SME sectors;

6.2.6.2 Review the role and responsibility of the SME Taskforce for better implementation of Time-bound Action Plan or adopted actions;

6.2.6.3 Increase cooperation between Ministry of Industries and public-private enterprises to ensure effective implementation of SME development policies and action plan; 1g LÐ ] evsjv`k †M‡RU, wW‡m‡i 12, 2019 827

6.2.6.4 Establish necessary institutional and organizational mechanisms for reconstruction and integration of all SME development activities for achieving efficiency of performance and economy of scale.

6.2.6.5 Develop strategies to allocate funds for SME development and all activities related to the sponsorship and support to a single organization responsible for providing the necessary services for SME development of the country.

6.3 National SME Task Force

6.3.1 The effective SME Task Force is the executive committee to identify the priorities of the proposed initiatives in the SME Policy 2019 and review the action plan.

6.3.2 The Senior Secretary/Secretary of the Ministry of Industries will be the Chairman of the Task Force; and it will be comprised of the following members:

1. Secretary, Ministry of Industries Chairman
2. Executive Director, Bangladesh Bank Member
3. Representative of the National Board of Revenue (NBR) Member
4. Director, Bangladesh Bureau of Statistics (BBS) Member
5. Chairman, BSCIC Member
6. Director General, Export Promotion Bureau (EPB) Member
7. Member, Bangladesh Investment Development Authority (BIDA) Member
8. Member, National Skill Development Authority (NSDA) Member
9. Member, BCSIR Member
10. Director General, BITAC Member
11. Registrar, DPDT Member
12. Representative of the Ministry of Commerce (Additional Secretary/Joint Secretary level) Member
13. Representative of Finance Division (Additional Secretary/Joint Secretary level)
14. Representative of ICT Division (Additional Secretary/Joint Secretary level) Member
15. Representative of Ministry of Environment, Forest and Climate Change (Additional Secretary/Joint Secretary level) Member

16. Representative of Secondary and Higher Education Division (Additional Secretary/Joint Secretary level)

Member

17. Representative of Ministry of Women and Children Affairs (Additional Secretary/Joint Secretary level)

Member

18. Representative of Ministry of Jute and Textiles (Additional Secretary/Joint Secretary level) Member

19. Representative of Department of Agriculture Extension (Additional Secretary/ Joint Secretary level)

Member

20. Director, NPO Member

21. Managing Director, SME Foundation Member

22. 6 representatives from private sectors (President-NASCIB; President-Bangla Craft; and the remaining 4 representatives would be nominated by the Ministry of Industries from different business organizations, academics and experts of this sector)

Member

23. Joint Secretary, SME Wing, Ministry of Industries Member Secretary

6.3.3 The SME Wing under the auspices of the Ministry of Industries will be the Secretariat of the SME Task Force. The Task Force meetings will be held every three months.

6.3.4 The search for the current and future needs of the SME sector and the responsibility of updating the SME policies every five years will be the major responsibility of this Task Force. In addition, it will also decide on how to coordinate or adapt existing steps to continuously improve or development of this sector through regular review and evaluate implementation of the SME policy.

6.3.5 The Task Force will be able to co-opt necessary persons or chief of the organization as member or invite to participate in the meeting. ৪২৪ ১১/১২/১৯, ২০১৯ [ ১৫ ১৬

6.3.6 Work scope of Task Force

6.3.6.1 Review the recommendations given by the Working Committee and take necessary steps and provide specific advice to NSDC on the basis of the SME action plan;

6.3.6.2 Review and evaluate the activities under the Ministry of Industries; BSCIC; Bangladesh Bank; SME Foundation and other related organizations;

6.3.6.3 In addition to SME database and census progress; review the contribution of SME sector in Bangladesh's economy;

6.3.6.4 Recommend institutional reforms necessary for the implementation of SME policy and identify sources of fund and budget allocation for SME sector development;

6.3.6.5 Work as a means of coordination among partners and resolve discrepancies among the parties;

6.3.6.6 One SME Focal Point Officer will be appointed in different government and non-government organizations related to SME development. This Focal Point Officer will be responsible to provide all information related to SMEs.

6.4 Working Committees

6.4.1 Some Working Committees will be constituted on various important issues under SME sector. Members of the Working Committees will be appointed on the basis of the decisions of SME taskforce.

6.4.2 The important Working Committees will include:

■ Committee on Business Environment Development;

■ Committee on SME Funding;

■ Committee on SME Skills Development;

■ Committee on ICT and Technology Development;

■ Committee on Marketing of SME Products;

■ Committee on Women Entrepreneur Development and

■ Committee Policy Advocacy, Research and SME Database.

6.5 Technical Committee

6.5.1. Under the leadership of Additional Secretary (SME Wing) of Ministry of Industries one or more technical committees can be constituted by the Ministry of Industries for the purpose of reviewing specific proposals/ recommendations.

Chapter 7

Time Bound Action Plan

7.1 The period from July 2019 to June 2024 has been defined as the implementation period of that policy on the basis of vision; mission; targets and objectives of SME Policy 2019. In this context; a Time-bound Action Plan as described in this policy has been formulated; which will be supportive to the implementation of the policy.

7.2 In this policy, emphasis has been laid on strengthening national level institutions. The performance regarding SME implementation activities of these institutions will be evaluated regularly so that they can identify their weakness or

delays in implementation and can take corrective measures.

7.3 The Ministry of Industries will monitor overall implementation progress of strategies. The action plan covers eleven strategic goals and the scopes within each goal. Implementing agencies, associate implementing agencies have been identified under each strategic goal.

7.4 Based on the complexity of the implementation process of these strategies, the SME strategies have been categorised as follows:

- Short term (implementable in 1 year);
- Medium-term (enforceable in 2-3 years) and
- Long-term (4-5 years inclusive).

In addition, some strategies have been designated as short-to-medium and some strategies have been designated as short-to-long level because of the continuous process needed to implement such strategy. 1g LÐ ] evsjv`k †M†RU, wW†m^i 12, 2019

Combined Matrix of Time Bound Action Plan

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Strategic Goal 1: Improve business environment and institutional framework

1. Simplify legal and

administrative

conditions in

managing SME

business

4.1.3.1 ■ Simplify business registration;

licensing processes and necessary

clearances required to operate

legitimate SME business.

LGRD and

respective

departments

July 2019-

June 2024

BSCIC, Ministry of  
Industries and SMEF

2. Simplify and

rationalize tax

Policy

4.1.3.2

■ Continue promotional tax  
incentives through the budget for  
the of SME sector.

■ Ensure separate tax policy for  
SMEs (AIT; VAT; tax holidays  
etc.).

■ Review the existing tax system  
from time to time for the  
simplification and rationalization  
of SME tax system

NBR

July 2019-  
June 2024

BSCIC, Ministry of  
Industries, SMEF and  
Finance Division

■ Submit and follow-up proposals  
for promotional tax regime by the  
SMEF to NBR and Ministry of  
Finance through the Ministry of  
Industries every year.  
SME Wing-  
Ministry of  
Industry

July 2019-  
June 2024

SMEF and BSCIC  
3. Investment and  
revenue incentives  
for export-oriented  
SME sector

4.1.3.3

■ Incentives measures for the  
export-oriented SMEs.

NBR July 2019-  
June 2024

SMEF, Finance  
Division, BSCIC and  
Ministry of Industries

4. Strengthening  
coordination  
among the  
institutional  
frameworks

4.1.3.3 ■ Implement SME policy strategies  
at local offices of BSCIC  
(division; district/ upazila) and  
share facilities with SMEF  
BSCIC and SMEF July 2019-  
June 2020  
SME Wing-Ministry of  
Industries

■ SCITI and SMEF will jointly  
design training programs and  
share modules, faculty, logistic  
support, etc.

SCITI and  
SMEF

July 2019-  
June 2021

BSCIC and SME  
Wing-Ministry of  
Industries

■ SMEF and BSCIC will make effective liaisons with Bangladesh Bank and Ministry of Industries to design and implement the SME loan programs.

Bangladesh Bank July 2019-June 2021

BSCIC, SMEF, SME wing-Ministry of Industries

5. Restructure and strengthen BSCIC and SMEF

4.1.3.4

■ Restructure and strengthen Bangladesh Small Cottage Industry Corporation (BSCIC).

Ministry of Industries

July 2019-June 2021

BSCIC

■ Expand and strengthen the Foundation's activities by establishing SMEF's local office or branch office in the division or district level.

■ Allocation of necessary funds for setting up SMEF regional office

SMEF Prime Minister's

Office, Ministry of

Industries and

Finance Division

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Strategic Target 2: Increase the scope of SME sector to get institutional funding

6. Develop a

sustainable and

effective institutional

system

4.2.2.1 ■ Select a bank (public or private) for each district to work as the



SME Lead

Bank (like Consortium Leader) for coordinating the activities with local scheduled banks in respect of SME loan scheme.

Bangladesh Bank July 2019-June 2021

Financial Institutions  
Division, Commercial  
Banks, BSCIC,  
Ministry of Industries,  
SMEF and NASCIB

■ Establish and maintain SME department / unit / wing in each branch of commercial banks.

Bangladesh Bank July 2019-June 2024

Financial Institution  
Division, Commercial  
Banks and SMEF

7. Increase flow of credit to SME sector

4.2.2.2 ■ Determine disbursement target of SME loan to each unit by the Bangladesh Bank.

■ Monitor activities of all SME units at specific intervals and motivate for SME funding.

■ Give highest priority to SME financing by the Government Commercial banks.

Bangladesh Bank July 2019-June 2021

Financial Institutions  
Division, Commercial  
Banks and SMEF

8.

Introduce  
innovative SME  
Financing ideas

4.2.2.3 ■ Launch Credit Guarantee Scheme (CGS) on experimental basis for SME entrepreneurs by Bangladesh Bank and SME

Foundation.

Bangladesh Bank July 2019-  
June 2021

Finance Division,  
BSCIC, SMEF and  
Ministry of Industries

■ Simplify procedure to access of  
funding from Entrepreneurship  
Support Fund (ESF) for SMEs.

Bangladesh Bank  
and ICB

July 2019-  
June 2024

Finance Division,  
BSCIC, SMEF and  
Ministry of Industries

■ With the support of SMEF and  
Bangladesh Bank; several  
factoring financing mechanisms  
to be introduced on experimental  
basis.

Bangladesh Bank,  
BSCIC and SMEF

July 2019-  
June 2021

Finance Division and  
Ministry of Industries

■ Appoint Venture Capital Fund  
Manager under the Bangladesh  
Securities and Exchange  
Commission (Alternative  
Investment) Act 2015, for the  
management of start-up SME  
financing.

Bangladesh Bank July 2019-  
June 2021

Finance Division,  
BSCIC, Ministry of  
Industries and  
Bangladesh  
Securities &  
Exchange  
Commission

9. Strengthen  
refinance scheme

4.2.2.4 ■ With the effective involvement of  
the existing donors of the  
refinance scheme, the  
Bangladesh Bank and the  
Ministry of Industries will work to  
increase the foreign fund for the  
refinance scheme and find new  
donors for this purpose.  
Bangladesh Bank,

Finance Division  
and Ministry of  
Industries

July 2019-  
June 2022  
BSCIC, SMEF and  
NASCIB

■ Government's Budget allocations  
on refinancing scheme to meet  
increasing credit demand of  
SME sector.

Bangladesh Bank  
Finance Division

July 2019-  
June 2024

SMEF and NASCIB 1g LÐ ] evsjv`k †M†RU, wW†mæ^i 12, 2019 831  
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10. Strengthen Credit

Wholesaling

Programs

4.2.2.5 ■ SMEF will prepare a guideline of  
Credit Wholesaling Program  
(CWS) and share it with  
Bangladesh Bank with the  
approval of the Ministry of  
Industries.

■ Implement an integrated CWS  
program on the basis of  
Bangladesh Bank experience of  
CWS activities  
SMEF July 2019-  
June 2021

Bangladesh  
Bank, Finance  
Division and Ministry  
of Industries

■ Budget allocation for  
strengthening SMEF's credit-  
wholesale programs to meet  
rising demands of SME sector.  
Finance Division July 2019-

June 2021  
Bangladesh Bank  
and Ministry of  
Industries

■ SMEF will create a list of  
beneficiaries under the CWS and  
will share it with the Bangladesh  
Bank with the approval of  
Ministry of Industries.

SMEF July 2019-  
June 2021

Bangladesh  
Bank, Finance  
Division and Ministry  
of Industries

11. Organize various  
non-financial  
programs to create  
awareness among  
SME funding

4.2.2.6 ■ Create awareness among the  
SMEs by regularly organizing  
training and matchmaking  
program between bankers and  
entrepreneurs in various  
departments/districts/towns.

SMEF and  
Bangladesh Bank  
July 2019-  
June 2024

Financial Institutions  
Division, Commercial  
Banks, Ministry of  
Industry and NASCIB

Strategic Goal 3: Increase competitiveness capabilities in SMEs and help SME products to enter into the market

12. Conduct necessary  
activities to ensure  
quality of SME  
products

4.3.3.1 ■ Provide quality control and  
standard of testing training by  
BSTI for maintaining standard  
and producing quality SME  
products

BSCIC, NPO and  
SMEF

July 2019-  
June 2024

BFTI, BIM, BMET,  
BCI,  
NGO and NASCIB ,  
Bangla Craft

13. Arrange competitive  
capacity Building  
training for steady  
growth

4.3.3.2 ■ Organize training on leadership and management, business management; product improvement, technical skills and capacity building for SMEs entrepreneurs and workers

■ Publish training modules on all relevant topics and make them available online.

BSCIC and SMEF July 2019- June 2024

BFTI, BIM, BMET, BCI, BCCI, NASCIB, Bangla Craft, WEAB and NGO

14. Consultation and information regarding new market analysis

4.3.3.3 ■ Provide consultancy and information services through the Advisory Service Centre located at the SMEF office to assist exploring new markets for SME products.

BSCIC and SMEF July 2019- June 2024

Ministry of Industries

15. Increase access to export market opportunities/ better accessibility for the SME products in the high end export markets

4.3.3.4 ■ Support to SME participation in local and international markets through trade fair and trade missions.

BSCIC and SMEF July 2019 - June 2024

Ministry of Foreign Affairs, Export

Promotion Bureau, BSCIC Business

Organizations and

Agencies 832 evsjvţ`k †M†RU, wW†m᳚ʌi 12, 2019 [ 1g LÐ SI.

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16. Organize SME  
products fairs at  
the regional and  
national levels  
4.3.3.5

■ Organize regional SME products  
fair at divisional and district  
levels.

SMEF and local  
administration  
July 2019-  
June 2024  
Cabinet Division,  
BSCIC, Ministry of  
Industries, NASCIB,  
Bangla Craft and local  
Chambers

■ Organize national SME products  
fair every year.

SMEF July 2019-  
June 2024  
BSCIC, NASCIB,  
FBCCI and Ministry of  
Industries  
17. National SME  
Entrepreneurship  
Award

4.3.3.6 ■ National SME Entrepreneurship  
Award to recognize special  
contribution of SMEs to the  
overall economic development  
of the country.

SMEF July 2019-  
June 2024  
Ministry of Industries

18. Establish Regional  
SME Product  
Exhibition Centres

4.3.3.7 ■ Establish SME products  
exhibition centre in each division  
and district (BSCIC facilities be  
used for this purpose).

SMEF and  
BSCIC

July 2019-  
June 2024  
Ministry of Industries

Strategic Target 4: SME business support services, support to start-up business set up in short period of time and with low cost

19. Provide support to facilitate low cost and fast start of SME business

4.4.2.1 ■ Online access for start-ups including: application for licensing; application for business registration; etc.

■ Provide tailor-made training and workshops for start-ups.

B BSCIC and SMEF

July 2019-

June 2022

Ministry of Commerce,

Ministry of Industries,

Bangladesh Bank,

ICT Division LGRD,

Business Organization/

Agencies and NASCIB

20. Make start-up process available by launching online/digital systems

4.4.2.2 ■ Business registration; licensing process; environmental clearance and necessary certificates to be made available online or in digital service system.

Respective

Department and

ICT Division

July 2019-

June 2021

BSCIC and Ministry of Industries

21. Establish one-stop service centre

4.4.2.3 ■ Establish a central one-stop service centre in the respective BSCIC offices and coordinate with the activities of other one-stop service centres in the district level.

BSCIC July 2019-

June 2020

Ministry of Industries

■ Provide necessary support for new SME business start-ups through one-stop service centre at BIDA and BSCIC

BIDA July 2019-

June 2024

BSCIC; Ministry of Industries and SMEF

22. Provide advice and

information services  
through the Advisory  
Service Centre

4.4.2.4 ■ Provide advice and information  
services through the Advisory  
Service Centre located in SMEF.  
SMEF July 2019-  
June 2021  
Ministry of Industries

■ Establish SME Consulting  
Centre with the support of  
government and provide advice  
and information services to  
district/upazila level. 1g LÐ ] evsjv`k †M†RU, wW†m^i 12, 2019 833  
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23. Create SME website 4.4.2.5 ■ Construct and maintain SME  
website with the help of SME  
Foundation, BSCIC, ICT Division.

■ Regularly update this website  
with the help of A2i; BSCIC;  
BASIS and other sectoral  
stakeholders.  
SMEF, BSCIC and ICT  
Division  
July 2019-  
June 2021  
BSCIC and Ministry  
of Industries

Strategic Target 5: Development and expansion of SME Clusters Business Network

24. Improve  
Infrastructural  
benefits to the SME  
clusters

4.5.2.1 ■ Ensure utility services (gas,  
water, electricity etc.) for clusters  
will be given priority.

■ Improve road communication to  
support clusters with their  
product marketing.

Local

Administration



July 2019-

June 2022

BSCIC, SMEF,  
Ministry of Industries  
and Associations  
25. Establish Incubation  
Centre and Common  
Facility Centres for  
clusters

4.5.2.2 ■ Policy guidelines for the  
development and management  
of Incubator will be created and  
finalized in a short time.

SMEF July 2019-  
June 2020

Ministry of Industries

■ Establish common facility  
centres and design centres to  
provide technical support.

■ Set up incubators in the potential  
clusters.

BSCIC and SMEF July 2019-  
June 2024

Ministry of Industries,  
Local Association and  
NASCIB

26. Provide collateral  
free single digit  
interest rate loans  
for potential women  
entrepreneurs  
including the clusters

4 5.2.3 ■ Provide collateral free single digit  
interest rate loans for potential  
women entrepreneurs as well as  
SMEs in Clusters

SMEF July 2019-  
June 2024

Bangladesh Bank

■ Expand cluster financing through  
increasing SME financing  
Finance Division  
and Bangladesh  
Bank

July 2019-

June 2021

SMEF

27. Increase efficiency  
and capacity of  
cluster entrepreneurs

4.5.2.4

■ Training on cluster  
entrepreneurial leadership,  
business management, product  
manufacturing and marketing,  
vocational and technical skills

and capabilities  
BSCIC and SMEF July 2019-  
June 2024

Ministry of Industries,  
Local Associations  
and NASCIB

28. Various development  
activities on the basis  
of needs of the  
clusters

4.5.2.5 ■ Various development activities  
to mitigate demands of cluster  
development

SMEF July 2019-  
June 2020

Ministry of Industry,  
Local Associations  
and NASCIB

S Strategic Goal 6: Increase the use of ICT and other technologies

29. Provide essential  
ICT support

4.6.3.1 ■ Provide training on various ICT  
applications; business solutions  
and software.

■ Support SMEs in developing  
their own websites.

■ Provide training on outsourcing  
businesses and network issues.

■ Provide training to individual  
entrepreneurs on freelancing.

ICT Division,  
BSCIC and SMEF

July 2019-  
June 2022

BASIS, BSCIC and

Ministry of Industries 834 evsjv`k †M‡RU, wW‡m‡i 12, 2019 [ 1g LÐ  
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30. The extension and

use of up to date

environment friendly

and energy saving

technologies in

SMEs

4.6.3.2 ■ Increase awareness and

capacity development for the use of modern environment friendly energy saving technologies in SMEs.

■ Technical skills development training for adopting modern technology, development of alternative technologies and enhancing productivity.

■ Familiarise SMEs on the KAIZAN concept and methodology.

BSCIC, SMEF,  
NPO, BCSIR and  
BITAC

July 2019-

June 2022

Ministry of Industries,  
BUET and ICT  
Division

31. Support SMEs in  
expanding businesses  
through e-commerce

4.6.3.3 ■ Create guidelines for e-commerce.

■ Support SMEs through reducing  
web domain fees.

■ Reduce band-width fees for  
SMEs.

■ Provide training on e-commerce  
related issues.

ICT Division

July 2019-

June 2020

BSCIC, SMEF,  
NASCIB, BASIS,  
BCCI, Ministry of  
Commerce and  
Ministry of Industries

32. Support adopting  
innovation and use  
of new technology

4.6.3.4 ■ Establish network between R&D  
and SMEs to adopt transfer of  
technology.

■ Encourage joint venture  
investment to help and facilitate  
transfer of technology.

■ Allocate more innovation funds  
for SME development.

■ Establish effective connectivity  
between TVET and SMEs.

BSCIC, BITAC  
and  
BCSIR

July 2019-

June 2021

BSCIC, SMEF,

BASIS, BCCI,  
NSDA, Ministry of  
Industries, BSTI,  
Madrasah and  
Technical Education  
Division and ICT  
Division

33. Establish technology  
and innovation  
incubator

4.6.3.5 ■ Ministry of Industries support to  
establish Technology Incubator  
and R&D Labs at various  
universities for development of  
SME sector .

Ministry of  
Industries  
July 2019-  
June 2022  
BSCIC, BITAC,  
BCSIR and BUET

■ Support of BSCIC and SME  
Foundation in establishing  
effective connections between  
SME and incubation centres;  
universities and R&D lab .

■ More Initiatives of BSCIC and  
SME Foundation to improve the  
existing incubation facilities in  
the country.

BSCIC and SMEF July 2019-  
June 2022  
BITAC and BCSIR

■ Seed money and subsidy  
provided by the government to  
establish technology and  
innovation incubators.

Ministry of  
Industries  
July 2019-  
June 2021  
BSCIC, SMEF, BUET

and NASCIB 1g LÐ ] evsjv`k †M†RU, wW†m^i 12, 2019 835  
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Strategic target 7: Extension of educational development and training programs for entrepreneurs

34. Formulation and  
implementation of  
tailor-made  
business  
training program

4.7.2.1 ■ Calculate the demand of training  
programs in each area by  
conducting surveys and getting  
recommendations from  
stakeholders about the training  
demand.

■ The annual action plan will be  
made for the next 5-year training  
program and Outreach training  
programs will be made with the  
help of SMEF and BSCIC.  
BSCIC, NPO and  
SMEF

July 2019-  
June 2021

Ministry of Industries,  
BIM, BSCIC, BMET,  
BTEB and Business  
Organization and  
NASCIB, Bangla  
Craft

35. Creating standard  
training Modules  
and Curriculum

4.7.2.2 ■ Making standard/uniform  
training curriculum as per the  
Standards of BMET and BTEB  
and to be followed by SME's.  
NSDA and  
Ministry of  
Industries

July 2019-  
June 2020

BIM, SMEF, BSCIC,  
BMET, BTEB,  
Business Association  
and NASCIB

36. Increase capability  
and performance of  
educational/  
training institutions

4.7.2.3 ■ Initiative by Government and  
respective organizations to  
increase training capacity of  
SMEF; SCITI; BIAM; TVET;  
BFTI; BGMEA Fashion  
Technology Institutes; ICT  
Institutes and Skills  
Development Institute; business  
organizations; sector related

institutes.

NSDA and

Ministry of

Industries;

July 2019-

June 2021

SMEF, SCITI, BIM,

BSCIC,

BMIT, BTEB, Trade

Bodies and NASCIB

■ Allocation of more funds for training and capacity building programs to SMEF; SCITI and other institutes.

Ministry of

Industries

July 2019-

June 2021

SMEF, SCITI, BIM,

BSCIC, Trade Bodies

and NASCIB

37. Forming steering committee for training and workshops

4.7.2.4 ■ A Steering Committee headed by the Additional Secretary; Ministry of Industries will be formed to coordinate and coordinate training programs and curriculum in light of NSDA's guidelines.

Ministry of

Industries

July 2019-

June 2020

BSCIC, SMEF, BIM,

BMET; BTEB,

Business Organization/

Agencies and NASCIB

38. Develop online training content for management

4.7.2.5 ■ Provide online training through SME websites.

■ Introduce distance learning programs for SME's.

ICT Division July 2019-

June 2021

SMEF, Ministry of

Industries and NASCIB

39. Evaluation of training programs

4.7.2.6 ■ Appoint independent assessors to evaluate impact of training

programs provided by SMEF;  
BIM and SCITI; and re-evaluate  
all programs every 3 years.

SME Wing -

Ministry of

Industries

July 2019-

June 2024

BSCIC, SMEF,

NSDA, Secretariat,

BIM, BMET, BTEB

and Business

Organization

■ Participants of each training

programs must evaluate the

content and impact of each

training program (before and

after). 836 evsjv`k †M‡RU, wW‡m‡i 12, 2019 [ 1g LÐ

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40. Establish database

in all SME related

training institutes

4.7.2.7 ■ Create a database of all the

training institutes related to SME

and publish it on the SME

website.

SME Wing-

Ministry of

Industries

July 2019-

June 2020

BIM, SMEF, BSCIC,

BMET, BTEB, BRAC,

Business

organizations/agencies

41.

Enhance effective

reciprocal

communication and

cooperation among

training institutions

4.7.2.8 ■ Enhance mutual cooperation

among SMEF, SCITI, BIM and

other training institutes regarding curriculum in SME sector.

Industrial Skill  
Councils, SMEF  
NSDA, and  
BSCIC

July 2019-

June 2021

Ministry of Industries,  
BIM, BMET, BTEB,  
BRAC, NASCIB,  
Business  
organizations/agencies

#### 42. Conduct programs

for new

entrepreneurship

and business

development

##### 4.7.2.9 ■ Promote development of values

and perspectives for

entrepreneurs through learning

and training programs.

■ Vocational and technical training  
to promote development of  
entrepreneurship in SME.

■ Provide entrepreneurship  
development programs for  
selected target groups/sectors  
(e.g. school dropouts).

■

Create programs for development  
of businesses and  
entrepreneurship.

NSDA; BSCIC

and SMEF

July 2019-

June 2024

Ministry of Industries,  
BIM, BSCIC, BMET,  
BTEB, BRAC, NASCIB  
and Business  
organizations/Agencies

■ Review and evaluate the existing  
curricula following at schools,  
colleges and universities.

Strategic Target 8: Expansion of women entrepreneur development programs and special services

#### 43. Special training

programs for

enhancing capacity

and efficiency of

women

entrepreneurs.

##### 4.8.2.1 ■ Specific and target oriented short-

and long-term training programs

for female entrepreneurs.



SMEF, Ministry of  
Women and  
Children Affairs,  
SCITI and BSCIC

July 2019-

June 2024

Ministry of Industries,  
WEAB; SME Women  
Association; NASCIB  
and the Chambers

44. Increase credit flow  
for women  
entrepreneurs and  
arrange specialized  
loans

4.8.2.2 ■ Simplify conventional lending  
policies for SME women  
entrepreneurs.

Bangladesh Bank July 2019-  
June 2021

SMEF

■ Expand the amount and limits of  
collateral free loans on doable  
conditions for SME women  
entrepreneurs.

■ Organize loan related  
matchmaking training and  
training for Bankers program to  
raise their awareness about  
increased demand and supply of  
finance for SME women  
entrepreneurs.

SMEF and  
Bangladesh Bank

July 2019-

June 2024

Commercial Banks,  
Women Association,  
NASCIB and the  
Chambers

■ Expand the scope of specialized  
loan program offered by SMEF  
for female entrepreneurs.

SMEF July 2019-  
June 2021

Finance Division and

Bangladesh Bank 1g LÐ ] evsjv`k †M‡RU, wW‡m‡i 12, 2019 837  
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45. Launch Women

Entrepreneur

Development Fund

4. 8.2.3 ■ Women Entrepreneur

Development Fund will be

launched to meet the needs of

women entrepreneurs.

■ The goal of the fund is to provide

training and create jobs and

provide loans at reduced interest

rates for the women

entrepreneurs.

SMEF July 2019-

June 2021

Finance Division,

Banks and Financial

Institutions Division,

Ministry of Industries

and Ministry of

Women and Children

Affairs

46. Capacity

development

program for

strengthening

Women Chambers

and other trade

bodies

4.8.2.4 ■ Take steps to Increase capacity

building of Women Chambers

and other trade bodies.

Ministry of

Women and

Children Affairs

July 2019-

June 2022

FBCCI, Women

Association, NASCIB

and the Chambers

47. Awards and

scholarships for

women

entrepreneurs

4..8.2.5 ■ Recognize creative SME

Women Entrepreneurs by

offering awards.

SMEF and

Ministry of

Women and

Children Affairs

July 2019-

June 2024

BSCIC, Ministry of

Industries, SME

Women Associations  
and Chambers

■ Arrange a specific number of  
scholarships for SME women  
entrepreneurs.

Ministry of  
Women and  
Children Affairs

Strategic Goal 9: Establish SMEs forward and backward linkages with large industries and introduce standards and quality of S

48. Develop effective  
linkage of SME's to  
large industries

4.9.3.1 ■ Offer special incentives in the  
SME sector for Forward and  
Backward Linkages to large  
industry.

■ Take necessary steps for SMEs  
to easily adapt modern  
manufacturing process and  
technology as used in the large  
industries.

■ Providing assistance to build  
Market Linkage between SMEs  
and large industries.

BSCIC and SMEF July 2019-  
June 2021

Ministry of Industries

49. Development of  
SME sector  
through sub-  
contracting

4.9.3.2 ■ Prepare guidelines for SME  
friendly sub-contracting activities.

Ministry of  
Industries

July 2019-  
June 2022

SMEF and BSCIC

■ Ensure certain quantity of  
government purchase of product  
or service from SMEs.

■ Making mandatory for public  
institutions to purchase certain  
SME products or services.

CPTU and  
Ministry of  
Industries

50. Support SMEs to  
get internationally  
accredited  
certificates

4.9.3.3 ■ SME Foundation and BSCIC will  
assist SMEs to obtain ISO  
certificates. In special cases they  
will also provide financial and  
technical support.

■ Help SMEs to get International product certification.

BSTI July 2019-  
June 2024

Ministry of Industries,  
BCSIR, BSCIC and

SMEF 838 evsjv`k †M‡RU, wW‡m‡i 12, 2019 [ 1g LÐ  
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51. Simplify process to

get BSTI, Patent,

Design &

Trademarks

certificates for SMEs

4.9.3.4 ■ Create a separate desk in BSTI  
and Patent Design and  
Trademarks office for SMEs.

■ SMEF and BSCIC to provide  
support to SMEs to easily obtain  
BSTI, DPDT certificate.

BSTI and DPDT July 2019-  
June 2024

SMEF, BSCIC and  
SME Wing, Ministry

of Industries.

Strategic Goal 10: Develop capacity of SMEs in establishing environmentally friendly industries and industrial waste management

52. Awareness building

program for

environment

friendly SME

industries

4.10.3.1 ■ Review impact on the  
environment before allocation of  
land and water resources for  
industrial projects.

■ Create awareness among the  
public about the adverse effects  
of industrial smoke and industrial  
waste on air land and water.

■ Encourage setting up of ETP and  
CETP to control environmental  
pollution in industrial

establishments.

Ministry of  
Environment

July 2019-

June 2024

BSCIC, SMEF and  
Ministry of Industries

■ Policy advocacy to establish  
green SME concepts.

■ Encourage SMEs to ensure and  
follow 3R (Reduce; Reuse and  
Recycle) in industrial  
establishment.

Ministry of  
Environment and  
SMEF

July 2019-

June 2022

BSCIC and Ministry of  
Industries

■ Encourage green SMEs to  
establish sustainable industries  
in view of climate change.

Ministry of  
Environment and  
Bangladesh  
Climate Change  
Trust

July 2019-

June 2024

BSCIC; SMEF and  
Ministry of Industries

53. Incentives for  
environment  
friendly SME  
industries and  
required training to  
continue

4.10.3.1 ■ Incentives and motivational  
program to establish climate  
mitigated industry or pollution  
free industry.

■ Provide necessary assistance to  
the industries for taking steps to  
make their industry environment  
friendly under clean  
development mechanisms.

■ Simplify process for obtaining  
environmental clearance for  
SME entrepreneurs.

Ministry of  
Environment and  
Bangladesh  
Climate Change  
Trust

July 2019-

June 2024  
BSCIC, SMEF,  
BKMEA and Ministry of  
Industries  
54. Incentives and  
Training for capacity  
building of SME  
industrial Waste  
Management

#### 4.10.3.2

■ Assist to create and  
management of Industrial-Waste  
Bank with the help of various  
clusters and SME related  
associations.

■ Connect SMEs with large  
industries to facilitate Waste  
management (reprocessing  
business).

■ Provide training to increase the  
capacity of SMEs in industrial  
waste management.

BSCIC and SMEF July 2019-  
June 2023

Ministry of Industries,  
BGMEA and Cluster

Associations 1g LÐ ] evsjv`k †M‡RU, wW‡m‡^i 12, 2019 839  
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55. Promotion,  
development and  
use of environment  
friendly industrial  
technology

4.10.3.3 ■ Develop and use of  
environmentally friendly  
recycling technologies in SME  
clusters.

BCSIR and BITAC July 2019-  
June 2023

BSCIC, SMEF and  
Ministry of Industries

56. Assist SMEs in  
establishing Waste  
Recycling Industry

4.10.3.4 ■ Provide every possible support including financial incentives by the government to the entrepreneurs to establish environment friendly waste recycling industry.

■ Provide special (financial and technical) incentives for SMEs to recycle products.

BSCIC and SMEF July 2019-  
June 2021

BGMEA, BKMEA and  
Ministry of Industries

57. Determine accurate contribution of SMEs in national economy of Bangladesh

4.11.3.1 ■ Conduct Economic Census on SMEs every ten years through BBS.

BBS

July 2019-

June 2023

SMEF, BSCIC, SME

Wing-Ministry of  
Industries

■ Conduct regular SME surveys

■ Determine contribution of SMEs in GDP as target set in para.2.3 of SME Policy2019.

July 2019-

June 2024

■ Provide guideline to publish report on the contribution of the SME sector to the total export of the country.

EPB

July 2019-

June 2021

58. Develop and regularly update various

indices/figures

related to SMEs

4.11.3.2 ■ Regularly publish important indicators or statistics on SMEs.

■ Publication of major SME indices on annual or half-yearly basis by SME Foundation.

SMEF July 2019-

June 2024

EPB; BSCIC; SME

Wing-Ministry of  
Industries

59. Conducting research activities on various issues related to the SME sector

4.11.3.3 ■ Conduct survey; research activities on SME related issues through BSCIC, SME Foundation, BBS or other institution and BSCIC; SME Wing-Ministry of Industries  
July 2019-  
June 2021  
SMEF and BBS

■ Conduct research activities on various issues on SMEs and women entrepreneurs .  
SMEF and BSCIC July 2019-  
June 2024  
SME Wing-Ministry of Industries

■ Conduct research activities on various issues on SMEs and women entrepreneurs.  
SMEF and BSCIC July 2019-  
June 2024  
SME Wing-Ministry of Industries

60. Publish journals and directories related to SME based on various research activities

4.11.3.4 ■ Publish International Journal on annual/bi-annual basis on SME development.

■ Publish different directories about business support services and technology from time to time.  
SMEF and BSCIC July 2019-  
June 2024  
SME Wing-Ministry of Industries