

About the Company



Bangladesh SME Corporation Limited

Rupayan Shelford (13th Floor), 23/6 Mirpur Road, Shyamoli
Dhaka – 1209, Bangladesh

Name of Organization	Bangladesh SME Corporation Ltd.
Year of Establishment	2013
Place of Establishment	Dhaka, Bangladesh
Registered Address	House 46, Road 1, Sector 6, Uttara, Dhaka – 1230
Operational Address:	Rupayan Shelford (13 th Floor), 23/6 Mirpur Road, Shyamoli, Dhaka - 1207
Business Description	<p>Bangladesh SME Corporation Ltd (“BSCL”) is a financial technology services company catering to the needs of the Micro, Small & Medium Enterprises (MSME) sector of Bangladesh. BSCL also provides technology consultancy, business process planning, management advice, production optimization and a host of other services with the primary goal of utilizing software & technology to bridge the gap between lending financial institutions and borrower MSMEs in non-urban areas of Bangladesh.</p> <p>By leveraging software, technology and data analytics, BSCL facilitates flexible schemes of funding for MSMEs by working closely with a host of financial institution partners to increase penetration into the non-urban / rural business enterprises of Bangladesh. The company has the unique capability of creating innovative solutions for the entrepreneurs by structuring funding arrangements from lending financial institutions in order to allow them to reach their maximum potential.</p> <p>BSCL's innovative technology platform services can provide Banks and NBFIs with materially important services to streamline its borrower identification and loan monitoring functions. This is possible as the BSCL platform provides:</p> <ul style="list-style-type: none">▪ Greater level of information (financial, operational, documentation) to enable a more informed credit decision by a financial institution;▪ A state-of-the-art loan management information system (MIS) to streamline monitoring activities at the branch-level nationwide; and▪ A high degree of automation (i.e. automated reports) to reduce time spent by bank officers in preparing documentation / processing loan applications.

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Management



Hasan Imam, PhD
Chairman

Hasan Imam, PhD is the Founder of the **theSTEPS.org** and the Chairman of Bangladesh SME Corporation Limited (BSCL) and RACE Financial Group (RACE). He holds an MBA from Yale University, a Doctorate in Physics, and dual Bachelor degrees in Physics and Financial Economics.

In addition to BSCL, Dr. Imam is also the Founder and CEO of RACE Financial Group, Bangladesh's largest private investment management company with Assets Under Management (AuM) exceeding US\$ 375+ million. Dr. Imam spent over a decade on Wall Street as Vice President and Managing Director at some of the world's leading investment banks, including Credit Suisse and Donaldson Lufkin & Jenrette. He was a Partner at Thomas Weisel Partners, a firm specializing in financing growth companies in the technology and bio-medical sectors in the USA.

He has won a number of national and international awards, including the National Presidential Merit Award, the International Wien Scholarship, the Physics Faculty Prize in Nano Structures, and the prestigious John Olin Fellowship from Yale University. With theSTEPS.org, Dr. Imam has created a platform generating socially transformative ideas, accelerating their implementation using technology and innovative financing and measuring their impact to iteratively improve social solutions.



Silmat Chisti
Managing Director

Ms. Silmat Chisti is the founder and Managing Director of BSCL, a company providing innovative financing and structuring solutions to both public and private sector clients. Ms. Chisti has an MBA from Yale University in Finance and a Bachelor of Arts from Mount Holyoke College in Economics and Mathematics, both in the USA. Under her leadership, BSCL has partnered with several financial organizations for the i-SME platform to provide agent banking solutions to increase their outreach in non-urban areas. Prior to BSCL, Ms. Chisti was the Head of the Citigroup (North America) Global Markets Bangladesh Private Limited, where she worked on several landmark transactions, including the largest Merger & Acquisition for the sale of Aktel stake to NTT DoCom, the largest IPO for Grameenphone, and the first Tier 2 bond under BASEL II for Prime Bank.

Ms. Chisti's career in finance spans over a decade at some of Wall Street's top investment banks, including Citigroup, Goldman Sachs, Morgan Stanley and Credit Suisse First Boston. Her tenure as a global investment banker spans North American and Asia-Pacific markets, in a variety of fields including corporate investment banking, asset backed securities and principal investing.



Ahsan Habib
Deputy Managing Director

Mr. Habib has an outstanding track record in the social business sector having spent nearly 30 years with Grameen Bank previously. Grameen Bank was the recipient of the Nobel Peace Prize in 2006 for social and economic development. While at Grameen, he has worked in various capacities implementing Grameen's focus across parts of Asia, Africa, Europe and North America.

Mr. Habib has attended and conducted numerous training programs and workshops (locally and internationally) on social development strategy & implementation, coordination, and leadership platforms. He holds both a Master's Degree and a Bachelor's Degree in Commerce from Dhaka University.

Mr. Habib brings an extensive network of regulatory, corporate, and high net worth relationships along with deep expertise in running microfinance operations in remote & rural parts of Bangladesh. His experience with Grameen has given him tremendous insights into the opportunities still untapped in the micro, small & medium enterprises (MSME) sector in Bangladesh.

As a senior management team member, he brings deep-rooted knowledge of the MSME sector, and works extensively with the Field Operations team to ensure compliance with all regulatory guidelines.



Azad Chowdhury
Director, Business Development

Mr. Chowdhury is a seasoned financial services professional with broad international experience gained across USA, Canada, Hong Kong and Singapore spanning 20+ years in the investment banking industry.

Mr. Chowdhury has academic credentials from the USA. He holds a BBA degree in Finance & Investments from Baruch College, City University of New York and has completed Masters level executive education at Harvard Business School, Harvard University in Boston, Massachusetts. He is an Alumnus of both City University of New York and Harvard University.

Professionally he has held multiple global / regional roles at top tier international investment banks in the areas of equities and structured derivatives (e.g. Salomon Smith Barney, Deutsche Bank, Toronto Dominion Bank, ABN AMRO Bank etc.) focusing on business management, development & strategy, institutional relationships, and corporate access origination working with publicly listed companies across Asia. Originally from Bangladesh, he has lived internationally over 28 years; he has a global network of investment managers / professionals and is also intimately familiar with opportunities within the socioeconomic challenges facing Bangladesh.

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Collaboration Partners



Enterprise Development Company Limited



DataSoft Systems Bangladesh Limited



Argus Credit Rating



DFID (UK)



Australian Government
Department of Foreign Affairs and Trade

DFAT (Australia)



Business Finance for the Poor (in Bangladesh)
(Program Funded by UK Aid)



CARE Bangladesh



OXFAM Bangladesh



iDE Bangladesh

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Partner Financial Institutions / Clients



One Bank Limited



IFIC Bank



Bangladesh Commerce Bank Limited



Dhaka Bank Limited

Partner Financial Institutions / Clients

In advanced stages of discussions with several more banks.

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Nationwide Presence

DIVISION	DISTRICT	AREA / LOCATION
Barisal	Barisal	Bhola
Chittagong	Chittagong Feni	
Dhaka	Dhaka ¹ Faridpur Gazipur Manikganj ¹ Munshiganj Tangail Narsingdi Naraynganj	Dhaka Sadar Uttara Gacha ¹ Manikgonj Sadar Akhaliya ¹ Danga ¹ Bulta ¹ Nabiganj ¹
Khulna	Bagerhat Jessore ¹ Khulna ¹ Kushtia Shatkhira	Jessore Sadar Khulna Sadar
Mymensingh	Jamalpur Sherpur	
Rajshahi	Bogra ¹ Joypurhat Natore ¹ Pabna Rajshahi ¹ Sirajgonj	Bogra Sadar Borai Graam Natore Sadar Pabna Sadar Chapai Nababganj Durgapur Poba Rajshahi Sadar Shahjatpur ¹
Rangpur	Dinajpur Lalmonirhaat	
Sylhet	Moulvibazar	

- **Thirteen (13) Centers** which operate as hubs for Field Agents
- Presence in **eight (8) Divisions** across Bangladesh [encompassing **twenty seven (27) Districts**]
- Distribution (and Monitoring) coverage by **Field Agents**

¹ Center / Hub



PRODUCT OVERVIEW

i-SME Platform Services

An Integrated Digital Platform for Enhancing MSME Preparedness

Background:

Information asymmetries impede formal financing to MSMEs in Bangladesh. Essentially, a financial institution may not understand an MSME's business and an MSME entrepreneur may not have the requisite documentation (or other preparedness) to access a loan. Affordable credit to MSMEs is also constrained by the high cost of origination and servicing. Thus, a platform aims to reduce these information asymmetries, reduce cost and enhance efficiency of the entire lending process.

Aim:

The Consortium, led by Bangladesh SME Corporation Limited, is bringing to market the iSME Platform, which combines **intelligent automation** with a service delivery network made up of experienced field officers. This Platform will identify borrowers with high repayment probability; act as a translator/"match-maker" between institutions & MSMEs; and provide the "last mile" service delivery network needed to ensure strong monitoring.

Implementation:

The **fully-automated platform** provides a portfolio of critical services to MSMEs. Equipped with tablets connected to the **i-SME Cloud**, experienced field officers will engage with MSMEs to access financial and operational data. This data is relayed to the i-SME servers where the information is automatically processed to produce organised financials, credit evaluation reports, complete loan application packets, bank account opening applications, credit memoranda and other reports as per the needs of partner Banks.

Over the next ten years, it is expected that more than 100,000 MSMEs will receive loans leveraging the innovative i-SME platform. By leveraging **software, technology and data analytics**, BSCL facilitates flexible schemes of funding for MSMEs by working closely with a host of financial institution partners to increase penetration into the non-urban / rural business enterprises of Bangladesh.