#### **E-BROCHURE**

# BANGLADESH CREDIT SERVICES LTD.

Your Trusted Business and Financial Expert



BY MD. ANAMUL HOQUE

WWW.MENTORANAMUL.XYZ

FOR ENTREPRENURE & FINANCE SEEKER



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#### **ABOUT THE AUTHOR**

Md. Anamul Hoque (M.Sc.) is the CEO of Bangladesh Credit Services Ltd. (BD. Credit), a leading company in the credit services industry in Bangladesh. With an M.Sc. in his field, Anamul Hoque brings a strong academic background combined with practical experience to the role of CEO. He left job from Prime Bank Ltd. at 2009. In his leadership capacity, Anamul Hoque is responsible for overseeing the strategic direction and operations of BD. CREDIT, ensuring that the company delivers high-quality credit-related services to individuals, businesses, and financial institutions in Bangladesh. Under his guidance, BD.CREDIT has played an important role in enhancing financial inclusion, offering credit management, loan solutions, and other financial services. His professional experience, leadership skills, and educational qualifications make him a key figure in the financial services sector, and he continues to drive the growth and success of Bangladesh Credit Services Ltd. innovation and a customer-centric approach to credit solutions.



#### INTRODUCTION

Bangladesh Credit Services Limited (BD CREDIT) was established in 2009. Registration Authority Name is RJSC. Registrationon No. C/78539. BD. CREDIT have been providing Business and Financial Consultancy service. The company was established with the aim of providing a variety of financial solutions to meet the credit and lending needs of individuals and businesses in Bangladesh.

Since it inception, BD CREDIT has been focusing on providing a variety of credit services, including personal and business loans, which help increase financial inclusion in the country. BD CREDIT's main mission is toplay a role in catering to segments of the population who do not have access to traditional banking services or need specialized credit products, providing an alternative financial avenue to support economic growth and development.

The company continues to evolve with the changing financial landscape of Bangladesh. Would you like to know more about their services or any other specific aspect of their operations? Then message or <u>email</u> the mentioned <u>WhatsApp</u> number.



#### LICENSES & REGISTRATIONS

We specialize in providing comprehensive services related to licenses and registrations. Whether you're starting a new business, expanding your operations, or ensuring compliance with government regulations, we offer expert assistance in obtaining the necessary legal documents efficiently and accurately. Our services cover a wide range of following areas and more. With a focus on reliability and professionalism, we are committed to making the licensing and registration process hassle-free for our clients.

#### **List of Our Services in this Catagory:**

- Company Registration
- Partnership Company Registration
- Foreign Company Registration
- Share Transfer
- RJSC All Services
- BSTI/TM
- BIDA / BOI
- IRC/ ERC
- Trade License
- IPO Listing



#### LICENSES & REGISTRATIONS

#### **List of More Services in this Catagory:**

- Indenting License
- E-GP Company Registration
- BIWTA License
- Drug License
- TCB License
- ISO Certificate
- Recruiting License

**ETC** 



#### TAX RETURN FILLING

We are professionals specializing in tax return filing, dedicated to helping individuals and businesses prepare and submit accurate and timely tax returns. Our mission is to make the tax process easier, ensure full compliance with regulations, and help clients maximize their deductions and refunds. From income tax filing to documentation and financial guidance, we offer reliable and customized services to meet your specific needs.



### Tozammel Hoque

LLB (Hon's.) LLM, ITP Owner-Tozammel Hoque & Associates

# Categories of Tax Return Filling:

- 1. Self Employment
- 2. Service Holder
- 3. Business owner



#### AUDIT REPORT AND CREDIT RATING

We are a specialized professional firm offering comprehensive services in Audit Reporting and Credit Rating. Our mission is to ensure financial transparency and credibility for businesses of all sizes—enabling them to build trust with banks, investors, and other stakeholders.

Through our Audit Reports, we provide accurate and independent evaluations of financial statements, helping organizations meet regulatory requirements and strengthen governance.

With our Credit Rating services, we assess a business's creditworthiness and financial health, delivering reliable ratings that support loan applications, investment decisions, and business partnerships.



#### AUDIT REPORT AND CREDIT RATING



Chartered Accountant

Md. Imran Hossain

BBS ( Hon's), MBS (Accounting)

CA-CC

#### **Our Listed Firms Name:**

O1. Zabed Mridha & Co. Chartered AccountantsO2. National Credit Ratings Ltd.



A Project Profile is a concise document that outlines the essential details of a project. It provides an overview of the project, its objectives, and key aspects for stakeholders to understand its scope and goals. We have been preparing Bankable Project Profile for Submit Bank loan as well as local and international bank.

The book author is an experianced project profile expert from the beginning of the firm establishment.

We Prepare Following Catagories & Products of Project Profiles Which are using for Bank Loan & other Related Services to Local & International Organizaions.



#### **CATAGORY 01**

#### Agro Based Industry

- Orange Squash,
- Meat Processing Plant,
- Ground Nut Oil,
- Essential oils producing plants,
- Coffee Roasting, Grinding & Packaging, Chicken Dressing,
- Astor Bean Farm & Processing Plant,
- Avocado Farm and Processing Plant,
- ✓ Feed Mill for Poultry & Cattle Feed,
- Dairy Farm (Milk Production Plant),
- Dairy, Beef Fattening & Fish Culture Projects.
- ✓ Natural Mango & Pineapple Juice, Drinking Water,
- Snacks Food Manufacturing Projects,
- Turkey Farming Projects
- Fishery
- Auto Rice Mill
- Vegetables, Fruits & Fish Cold Storage
- ✓ Jute Mill Industry



- Feed Mill (Sinking + Floating Fish Feed),
- Poultry Hatchery Projects,
- 🔽 Tea Processing and Packaging Plant,
- 🗸 Jar Mineral Water Production Line,
- Raceway Fish Culture,
- 🗸 Atta, Moida, Soji Mill With Packaging Industry.
- Jute Cotton Production Industry,
- ✓ Corn Starch, Corn Oil & Other Corn Based Products Manufacturing Plant.
- ✓ Food & Beverage Projects

# CATAGORY 2 (Textile Industry)

- Textile Wall Floor Coverings,
- Synthetic Yarn Plant,
- ✓ Silk Yarn Plant,
- Scarves Mufflers Mantiles Vell,
- Mosquito Net,
- ✓ Cotton Yarn,
- ✓ Cotton Ginning,
- ✓ Cotton Blanket,
- Bed Cover,
- ▼ Textile Spinning Mill,
- Export Oriented Ready made Garments Project.



#### **CATAGORY 3**

( Wood Products Industry):

Project Profiles of

- 🗸 Formica Sheet Making Plant,
- Bechives,
- Bamboo Furnitures.

#### **CATAGORY 4** (Chemical Industry)

- Polyester Fabrics Producing Plant,
- Pharmaceuticals Formulating Plant,
- Laundry Soap,
- ✓ Plant Producing Fertilizer From Crushed Bone,
- Calcium Chloride Production,
- Production of Calcium Silicate,
- ✓ Bleaching Powder,
- Acytylene Plant,
- 🗸 Sodium Silicate manufacturing Plant
- Washing & Dyeing Projects.



#### **CATAGORY 5** (Leather Industry)

Project Profiles of

- Leather Shoes & Ladies Sandals,
- Leather Goods,
- Leather Garments,
- Laminated Leather,
- Finished Leather,
- Crust Leather.

#### CATAGORY 6 (Paper Products Industry)

- ✓ Small Scale Paper Making Plant,
- Sanitary Napkin Plant,
- ✓ Partical Board Plant,
- Paper Envelops Badges,
- Corrugated Paper Box

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#### PROJECT PROFILE

#### **CATAGORY 7**

( Metal Engineering Industry):

Project Profiles of

- ✓ Steel Pipe Making Plant,
- Riverts,
- ✓ Nails,
- ✓ Metal Fittings,
- Electric Water Heater,
- Dairy Processing Equipments,
- ✓ Backing Oven,
- Aluminium Frames,
- Adjustable Hospital Beds structures and Trolly,
- SS Kitchen ware Manufacturing Projects.

#### **CATAGORY 8**

(Non Metal Engineering Industry):

- ✓ Roof Tiles,
- Refactory Ceramics,
- Mini Cement Factory,
- ✓ Marble,
- ✓ Lime,
- Granding Stone Production,



- Granite Cutting,
- Gemstone,
- Cement Tiles,
- ✓ Bricks.

#### PROJECT PROFILES of OTHER PRODUCTS:

- Concrete Block Making Plant,
- ✓ Hospital Projects,
- Plastic Recycling & Production Line,
- Stone Crusher Projects,
- Battery Manufacturing Plant,
- Printing & Packaging Industry,
- 30 MW Solar Power Plant,
- ✓ Lighters Vessel,
- Shipping Industry,
- Land Development & Real Estate Projects,
- ✓ Five Star Hotel and Commercial Complex,
- ✓ Plastic Color Hanger & Accessories Production,
- LPG Filling Station, Filling Station,
- Dental Care Unit Manufacturing Plant,
- CNG Auto Rickshaw Trading,
- Health and Beauty Care Center,
- Stone Crusher Projects,



- 🗸 Office Furniture Manufacturer plant,
- Corrugated Cement Roofing Sheet Mfg,
- Clinic & Diagnostic Complex,
- MS Pipe pole and Tower Production Industry,
- ✓ Power Station,
- Transformer, Substation Manufacturing Plant.
- Copper Rod,
- ✓ Copper Wire and Transformers Manufacturing Plant.
- Medical College & Hospital,
- AAC Block Making Plant,
- ✓ Intercity Bus Service,
- Biscuit Manufacturing Plant.

Click Here for More info



# BANK LOAN (LOCAL)

We provide professional consultancy services for local bank loan processing. Our team assists individuals and businesses in navigating the entire loan application process—from documentation to approval—ensuring a smooth and efficient experience. With in-depth knowledge of local banking procedures and requirements, we help maximize your chances of securing the right loan for your needs.

#### **We Process Following Loan from Local Bank**



- Project Loan
- ESF
- LC / Machineries
- Bank Guarantee
- CC Loan
- SME Loan
- Supplier Finance
- Corporate loan
- Syndicate Loan
- Car Loan
- Home loan
- Real Estate Finance



Our Services - Foreign Bank Loans (UPAS L/C & SBLC)

We are a specialized trade finance service provider offering reliable and efficient solutions in the field of international banking. Our core expertise lies in facilitating Usance Payable at Sight Letters of Credit (UPAS L/C) and Standby Letters of Credit (SBLC) to support importers with secure and flexible financing options. What we offer:

- ✓ Fast and hassle-free processing
- ✓ Access to a global network of top-tier banks Competitive rates
- ✓ Full confidentiality and trustworthiness

Whether you are an importer looking to optimize cash flow or a trader seeking secure financial instruments, we are here to support your business every step of the way.

Partner with us for smooth and secure international trade.



### Type 01

Benefits of taking a loan from a foreign head/institution:

- 1. No mortgage
- 2. No collateral
- 3. No funded limit
- 4. No hassle of giving FDR or fixed deposit rate
- 5. No limit required from any other person/institution
- 6. No monthly/six-monthly/annual interest
- 7. No funded limit required
- 8. No guarantor, unless required for your file, it will vary from case to case.
- 9. No margin, no need to pay
- 10. No foreign exchange settlement cost for opening a business
- 11. No foreign exchange settlement cost for closing a business after starting it
- 12. Recognized as a remittance earning warrior.
- 13. BIDA enlistment is good, if not, it is necessary to do it.
- 14. PBI/CIB/BB, if there is any quarry, it is necessary to inform in advance!
- 15. No transaction limit or limit in doing business



- 16. You can start without local bank limit or limit.
- 17. Bank to bank verification will ensure you, the security of your business/investment.
- 18. Those who are locally bound for any reason, can also start a business.
- 19. FDI benefits will be available in some cases, case to case, file to file will vary.
- 20. Where your local institution supports you against business loans, we are ready to support your trade finance.
- 21. Global trade and financing is possible, (except for USA sanctioned countries and its institutions). So, there is no region for you as an exporter or importer, where we do not finance or are not willing to do it..
- 22. Starting from \$200K (from 2.5 crores) to \$50M (up to 600 crores), without mortgage, which is beyond the limits of your dreams!
- 23. More than 70 financial institutions are ready to serve you, with more than one million branches worldwide ready to help you.
- 24. We are ready to serve you with the highest number of RMA agreements \$\sigma\$ with banks and their branches worldwide.



25. Wide range of facilities across offices worldwide to settle business and transactions for your service.

26. With trade finance based loans or finance, we provide the limit and proposal of your dream business to start with LOI, EOI, PI, based approval within a maximum of 96 hours, minimum of 24 hours.





### **Type 02**

#### Foreign Loan:

- \* Rate of interest 4.0%
- \* Tenor 10 years
- \* Grace period 1 year
- \* Disbursement is usually done in BD, however it can also be disbursed in Dubai
- \* No mortgage needed
- \* Borrower needs to issue Preferential Shares against the Lender

#### Process:

#### Step 1:

- 1. Project Profile (PP) submission
- 2. Bank Statement confirming 5 Cr. A/C Balance (in any Bank of BD/Overseas)
- 3. Letter of Interest from the Borrower

Lender takes 2/3 weeks to get back on the acceptability of the PP. If the PP is found acceptable then it proceeds towards.



#### Step 2:

- 1. Meeting (in person/over Zoom) with Lender's representative
- Sharing of required docs checklist with Borrower by Lender's Representative in BD/Dubai
- 3. Borrower agrees/understands the list of requirements
- Non Disclosure Agreement (NDA) will be signed
- 5. Borrower makes sure the fund is available in their A/C
- 6.. Borrower deposits/transfers the amount in the agreed A/C of Lender's Representative /Principal
- 7. Principal shares a Payment Bank Guarantee (BG) with Borrower (Point 5 & 6 happens simultaneously)

The process gets initiated and within 60 working days the amount gets disbursed in Borrower's A/C in BD/Dubai.



### INTEREST WAIVER CONSULTANCY

We provide expert consultancy services for interest waiver processes in government banks. Our mission is to assist individuals and organizations in navigating the complex procedures required to obtain interest relief, ensuring a smoother and more effective resolution to financial burdens.





#### INDENTING

Indenting like product sourcing. We offers product sourcing services, We are helpes businesses find the right suppliers or manufacturers to meet their product needs. We serve:

- 1. Identify Key Niches
- 2. Strong Supplier Relationships

This will allow you to negotiate better pricing, improve delivery times, and ensure consistent product quality.

- 3. Offer Global Sourcing
- 4. Quality Control & Inspection
- 5. Logistics Management
- 6. Competitive Pricing & Sourcing Tools
- 7. Effective Communication
- 8. Sourcing Strategies

Implement strategies like requesting quotes from multiple suppliers, using multiple platforms for sourcing, and verifying supplier credentials to ensure reliability and quality.

9. Market Research & Trends

Offering market insights or product trend analyses can differentiate your service by helping your clients make informed decisions on the products they choose to source.



#### **INDENTING**

# We Indent Following Catagories of Business:

- Pharmaceutical Raw Materials
- Textile Chemicals
- Food Ingredients
- Agricultural Chemicals
- Machineries





#### **IMPORT & EXPORT SUPPORT**

Your Global Trade Partner. We are a trusted Import & Export Service Provider, committed to simplifying and streamlining international trade for businesses of all sizes. From timely product delivery and customs clearance to complete documentation and market entry support — we provide a onestop solution for all your global trading needs.

Our experienced team delivers customized, high-quality services to ensure your business runs smoothly and efficiently across borders.

Partner with us and turn the world into your marketplace.

#### We support

- 1. By air & sea shipment
- 2. Customs cleaning
- 3. LC Support
- 4. FCL / LCL support
- 5. Documents processing
- 6. Warehouse support
- 7. All shipment support



#### **VISA PROCESS**

Welcome to Our Global Visa Services!

We specialize in processing Visit Visas, Student Visas, and Work Visas based on genuine job offers to various developed countries around the world. Whether you're planning to explore, study, or build your career abroad, our expert team is here to guide you every step of the way. With a commitment to professionalism and transparency, we help turn your international dreams into reality.

Your journey starts here - Let's make it happen!

See Visa related our Facebook page Click Here



#### **VISA PROCESS**

#### We process world wide visa consultancy like

- Work visa
- Visit visa
- PR
- Migration
- Family visa
- Business Migration

- Tourist visa
- Student Visa
- Schooling visa
- Omrah
- Haji

# **Our Range:**

- USA
- UK
- Canada
- Australia
- Schengen included all Countries
- Serbia

- Japan
- Saudi Arabia
- Malaysia
- Dubai
- Fizi
- China

Etc.

# THANK YOU



MD & CEO- Md. Anamul Hoque

B.Sc. (Hon's), M.Sc. (Chemistry). **WhatsApp** E-mail

Visiting card



