A PUBLIC-INTEREST YOUTH ENTERPRISE EXPLAINER

IDEAS INTO ENTERPRISE

UDYOG

Upazila-Driven Youth Opportunity for Growth

A BANGLADESH BANK PROGRAMME

FACILITATION PARTNER BRAC BANK আস্থা অবিচল



A workable idea + a clear business plan

THE 50:50 FUNDING PACKAGE

Up to Tk 20 lakh

Total package based on need and assessment

Tk Up to Tk 10 lakh BANK LOAN + Tk Up to Tk 10 lakh CONDITIONAL GRANT

Amount depends on business need and bank assessment.
Collateral may be waived; confirm rate and terms.

Grant requires approved use and on-time loan repayment.

01 WHO CAN APPLY?

01 An adult aged 28 or under
Age is measured on the application deadline.

02 A local resident
Permanent resident of the upazila where you apply.

03 Your own workable idea
New or existing legal business with a realistic plan.

NOT ELIGIBLE
If previously borrowed from a bank or financial institution for business activities, are a loan defaulter, or work in a government, semi-government or autonomous institution.

02 WHAT KIND OF BUSINESS?

New and existing legal businesses are considered equally.

- Farming & food
- Making & crafts
- Services & tourism
- Tech & clean energy

PHASE 1 · 64 upazilas in Manikganj, Feni, Naogaon, Jhenaidah, Bhola, Habiganj, Rangpur and Netrakona.
Applicants get financial literacy; selected founders can get mentoring, training and market links.

03 HOW TO APPLY

PHASE 1 DEADLINE · 15 OCT 2026

1 GET THE OFFICIAL FORM
Download it from BRAC Bank or collect it at a scheduled bank branch.

2 WRITE THE BUSINESS PLAN
Include customers, sales, costs, risks, jobs and the funding you need.

3 SUBMIT IN YOUR UPAZILA
Use a scheduled bank branch in a covered upazila; ask for a tracking number.

YOUR APPLICATION PACK

- Completed form and business / funding plan
- NID or birth-registration certificate copy + 2 passport-size photos
- Local citizenship / residency certificate
- Education and training certificates, if any

A prior account at the receiving bank is not required.

SCAN FOR FORM

04 AFTER YOU SUBMIT

REVIEW
Idea, market, finances, skills and job potential are assessed.

CREDIT DECISION
Final selection does not itself guarantee a bank loan.

IF APPROVED
Loan and matching grant go together into a bank account.

Tk USE THE FUNDS AS APPROVED. KEEP RECEIPTS. REPAY ON TIME.
No personal spending, land or vehicle purchases. Missed payment or misuse turns the grant into a loan; a post-dated cheque is required.

Source: Bangladesh Bank SMESPD Circular 05 (13 Sep 2026), application form and programme leaflet · Form and FAQ: bracbank.com/bn/page/-udyog-application-form

BRAC BANK আস্থা অবিচল

BRAC BANK SME TRANSFORMED THE LIVES OF MILLIONS ACROSS BANGLADESH

SERVING **20 LAKH** SME CUSTOMERS

CONTRIBUTING TO THE SOCIO-ECONOMIC ADVANCEMENT OF **2 CRORE FAMILIES**

BDT 2 LAKH CRORE SME LOANS DISBURSED

Register for Udyog

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