

Coffee, donuts and Spic and Span: P&G finds new ways to plug products amid pandemic

REUTERS, Chicago/New York

Germ-conscious in the pandemic era but still craving a donut and coffee? Procter & Gamble, which has already teamed up with Dunkin' Brands to promote the use of its cleaning products in restaurants, is looking for more partners — and it's hoping for a payoff in the grocery store aisle.

Procter & Gamble is chasing deals with fast-food, hospitality, transportation and healthcare companies to stick P&G branding for products like Dawn dish soap and Spic and Span counter scrubs prominently on walls and windows to help lure back customers who began to shy away from places like restaurants and hotels in March as fears of the coronavirus took hold, the company



Procter & Gamble's Dawn and Bounty are seen in a store in Manhattan, New York.

told Reuters.

P&G in July struck agreements with several existing restaurant partners - including Dunkin' Brands' donut shops and Denny's coffee shops - to tout their use of Dawn and Spic and Span counter scrubs.

It's a "halo effect," Paul Edmondson, the head of P&G Professional North America, said of the promotion's marketing advantage. "It's the same consumer that's shopping in stores that's eating out at one of the restaurants."

P&G, one of the top advertising spenders in the United States, is racing against Clorox and Lysol maker Reckitt Benckiser to plug home cleaning brands at restaurants and other businesses.

"The reason why P&G wants to

do this is because...it can produce free publicity," said Kimberly Whitler, an associate professor of business at University of Virginia Darden School of Business and a former P&G marketing executive. "It's a new outlet where consumers are not necessarily thinking about P&G products, and suddenly they're seeing them there."

Promoting household products such as Spic and Span, Dawn and Microban 24 sanitizer at major restaurant chains can serve as a cheap form of marketing for P&G, said Lisa Kane, group director for strategy at branding firm Siegel+Gale.

"It gives them more control, and they can choose who they partner with and allow this co-branding with," Kane said. P&G's clients may tout their locations as deep-cleaned and disinfected frequently, although the promotion doesn't require an inspection or any independent verification by P&G that the locations are actually clean.

Disinfectants kill whatever is on a surface, but not long term - these businesses would have to spray things down over and over again if people are constantly sitting on chairs or using bathrooms, regulatory consultant Kevin Kutcel said. "Legally, 'deep-cleaning' doesn't mean anything," he added.

In May, Reckitt Benckiser signed a deal with Hilton Hotels, which put up signs and labels in hotel lobbies saying its bed sheets and common spaces are cleaned using Lysol or Dettol products.



Md Anwarul Azim Arif, chairman of Social Islami Bank, cuts a ribbon to open the bank's 'call center' at its head office in Dhaka on Wednesday. The bank's clients can now obtain information by dialing 16491 from Bangladesh and 09612001122 from abroad. Quazi Osman Ali, CEO, was present.

Tesla tests the circuits for German energy market push

REUTERS, Frankfurt

Elon Musk appears to be opening a new front in the European battle for electric car supremacy: the power behind the wheel.

Musk's Tesla has recently acquired a licence that will enable the carmaker to trade electricity across western Europe and the company has also been surveying customers in Germany about potentially using Tesla electricity in their cars.

Such moves, consultants and energy industry executives say, could set the stage for the company - possibly with one or more partners - to take on established utilities in Germany, Europe's biggest power market and autos heartland.

Tesla declined to comment about its energy market plans.

Generating and trading power could help Tesla lower the running costs of its cars at a time rival automakers, including Germany's BMW, Audi, Porsche and Mercedes, are churning out new electric models.

It could also step up competition to utilities such as Vattenfall and EnBW, which are investing in electric mobility services too, but which like peers RWE and E.ON are lumbered with the cost of winding down fossil fuel and nuclear power plants.

Tesla already sells solar panels and the Powerwall battery storage system for homes, but now appears to be looking at selling electricity directly to customers and using the home storage systems to provide services to the grid.

In June, the company became a member of the Paris-based EPEX Spot power exchange, a platform used to trade much of western Europe's intraday cross-border electricity. A month later, it surveyed German customers about their interest in energy services.

"What would encourage you to switch from your existing energy supplier?", the survey said, according to a copy seen by Reuters.

"Would you buy a Tesla photovoltaic system and home storage (Tesla Powerwall) if you could switch to a specially designed Tesla electricity tariff?", it added.

Tesla also asked potential energy customers whether they would allow the company to control when cars would charge.

This could allow it to coincide charging with cheap electricity rates during off peak hours, consultants and industry executives said.

It could also open the way for Tesla to use power stored by customers to help balance the electricity grid, an increasingly important service in

Germany as it becomes ever more dependent on volatile wind and solar power. Companies offering similar services in Germany include Shell-owned sonnen, virtual power plant operator Next Kraftwerke, and power aggregator Lichtblick.

Tesla's interest in renewable energy was one of the factors that led it to choose Brandenburg state around Berlin as the site for a new factory, a person familiar with the company's deliberations told Reuters.

In the first half of this year, some 65 percent of the electricity on the Brandenburg grid was generated from renewable sources, mostly wind. But like other areas in the north of the country, it often wastes energy because Germany's networks are limited in how much green power they can transport over long distances.

Tesla's Gigafactory 4 in Brandenburg will on its own require 100 megawatts (MW) of power and up to 400 MW if battery cell production is also launched, according to transmission grid operator 50Hertz.

Tesla is a long way from building up enough battery assets to deliver frequency regulation at grid scale, say specialists such as utility Axpo. But the company has made several steps to expand its energy activities in recent months.

Govt to buy LNG from spot market for the first time

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The cabinet committee on purchase yesterday approved a total of 10 procurement proposals involving Tk 1,795 crore. Of the sum, Tk 630 crore would come from the government and Tk 1,164 crore would be raised from the local banking sector.

The meeting permitted Bangladesh Agriculture Development Corporation to buy 1.5 lakh tonnes triple super phosphate fertilizer for Tk 400.26 crore from Moroccan fertilizer producer OCP.

The state agency also got approval to buy 2.1 lakh tonnes diammonium phosphate from the same company at

a cost of Tk 695.68 crore.

The meeting gave its consent to a proposal of Bangladesh Chemical Industries Corporation to buy 30,000 tonnes granular urea fertilizer for Tk 68.52 crore from Karnaphuli Fertilizer Company Ltd.

The meeting also awarded the work to build a 20-storied residential building in the Police Lines in Razarbagh, Dhaka to the lowest bidder, Padma Associates & Engineers.

The construction of the building would cost Tk 82.63 crore and is expected to lessen the housing

problem faced by the police.

A joint venture of BBL and DECL won a bid order to construct a 20-storied residential building for the Second Police Lines in the Chattogram Metropolitan Police. It would cost Tk 81.45 crore.

The meeting gave a nod to a proposal to buy 119,212 spun prestressed concrete poles from Castle Construction Co Ltd and Contech Construction Ltd for Tk 159.89 crore.

The project, which aims to expand the distribution network of Bangladesh Rural Electrification Board, would be implemented in Rajshahi, Rangpur, Khulna and Barishal.

Agent banking holds promise for faster economic recovery

FROM PAGE B1

Agent banking, one of the major components of the digital financial inclusion arsenal, can reach many people with government subsidies under the social safety net programmes and farm and small and medium-sized enterprises loans.

Besides, rural people now enjoy banking services at their doorsteps, which has encouraged them to park their liquid assets with the formal financial sector, Ali said.

The agent banking window has been providing excellent financial service to rural people exceeding that under traditional banking, he said.

Bank Asia, which has been a pioneer in popularising the model, is thinking about extending its agent banking operations by increasing its lending operation through the banking window.

A good number of small businesses now maintain their cash management through the agent banking platform.

"The phenomenon will increase to a great extent in the days ahead," Ali said.

Under the process, the businesses pay for both sales and purchases through the window.

The bank, which has so far disbursed more than 38 per cent of its total outstanding loans amounting to Tk 720 crore, will extend its credit programme to a great extent in the near future.

Agents are also encouraged to expand their business as banks provide them with a hefty amount of commission for their services.

For lending, agents enjoy a commission of 1 per cent of the sum; for bringing in deposits, they get 2 per cent of the sum; and for remittance, they get Tk 50 per payment.

Branch-led banking will lose its importance gradually due to the growing popularity of agent banking, said Abul Kashem Md Shirin, managing director

of Dutch-Bangla Bank (DBBL), another leading bank in the agent banking arena.

Lenders have to spend at least Tk 5 lakh to Tk 7 lakh per month to operate a branch.

Besides, compared to branches, banks are now having to spend a lower amount of funds to collect deposits through the agent banking window. This is applicable for lending as well.

Customers can now open an account with an agent within 5 to 7 minutes by filling up an electronic know-your-client (KYC) form.

This has widely attracted people towards agent banking.

Transactions at DBBL's agent banking platform have been on the rise since the inception of the pandemic, he said.

DBBL now transacts Tk 350 crore to Tk 400 crore per day through agent banking. The figure was roughly Tk 200 crore before the pandemic.

Customers can even carry out e-commerce by using the NexusPay app and also purchase products from outlets of different brand using the QR (quick response) code.

The banking window has also been playing a great role in increasing the volume of inward remittance, Shirin.

"For instance, agents get Tk 50 per remittance transaction from DBBL. The hefty commission encourages them to provide the service door-to-door of clients," he said.

Agent banking has helped underprivileged people get banking services smoothly, said Md Anwarul Islam, general manager of the financial inclusion department of the central bank.

"So, the central bank is morally pursuing banks to speed up lending through the platform," he said.

Two more banks have recently secured licences from the central bank to roll out agent banking.

Deutsche Bank chief warns of 'zombie' firms in pandemic

AFP, Frankfurt

Deutsche Bank's chief executive on Wednesday warned that government aid to ailing firms to cope with the coronavirus pandemic may lead to "zombie" companies that end up weighing on the German economy. A large number of so-called zombie firms in Germany would have "a serious impact on the productivity of our economy," Christian Sewing said in a speech in Frankfurt.

"Zombie" companies are businesses that survive on the back of government subsidies or bailouts, avoiding the insolvency they might otherwise suffer, and are seen as a driver of inefficiencies in an economy.

The government of Chancellor Angela Merkel has pledged over one trillion euros (\$1.2 trillion) in aid to shield companies and citizens in Europe's top economy from the virus fallout, including through loans, grants and subsidised shorter-hours programmes.

Sewing cited a study by credit agency Creditreform, which said that the number of these zombie companies in Germany could double to one in six as a result of bailouts related to the pandemic.

This would be detrimental, he said, "at a time when Covid-19 is accelerating many structural upheavals -- from digitisation to the pressure to operate more sustainably -- when the economy must therefore adapt exceptionally quickly."

The bank's chief argued that this process of restructuring in the economy is held up "when companies are primarily waiting for everything to go back to the way it was before."



Government of the People's Republic of Bangladesh
Bangladesh Police
Police Headquarters, Dhaka
www.police.gov.bd



Request for Expression of Interest (EOI) for short listing Researcher/Research firm (National)

1.	Ministry/Division	Ministry of Home Affairs
2.	Agency	Bangladesh Police
3.	Procuring Entity	AIG(Planning & Research-2), Police Headquarters, Dhaka
4.	Request for Expression of Interest (EOI)	For short listing Researcher/Research firm
5.	EOI Reference No	Memo No-44.01.0000.031.31.023.20-31, Date-02.09.2020
6.	Date	02.09.2020
Key Information		
7.	Procurement Method	Quality and Cost Based Selection(QCBS)
8.	The Period of Assignment	October 2020-May 2021
9.	Source of Fund	Revenue Budget, GoB
10.	Title of Research	Sensational Deaths Incidents and Blow Back Police Image: An analysis on Causes and Consequences.
11.	EOI Publication Date	03.09.2020
12.	Closing Time and Date of EOI Submission	12 hrs on 24.09.2020
13.	Time and Date of EOI Opening	12:30 hrs on 24.09.2020
14.	Pre-bid meeting Date-	11:00 hrs on 14.09.2020
15.	Brief Description of the Assignment	Some death incidents either in police custody or in public/private arena, rock the nation. In some incidents although police may not be officially related, they are vehemently criticized for not taking proper actions at proper time by the police. Death incidents namely, Yasmin Akter murder in 1995, Shamim Reza Rubel murder in 1998, Istiak Hossain Jony murder in 2014, Nusrat Murder in 2019 generated relentless public commotion and media criticism against the police. The police with all their professional acumen found themselves inadequate to overcome those situations. What were the causes behind those incidents which contributed to deteriorating the situations? What political, social and environmental/geographical factors do work at the roots? What are the limitations police need to be overcome to handle successfully sensational death incidences? What measures do police need to undertake to avoid aggravated situations resulting from unexpected deaths, especially deaths in custody? An in depth study of selected cases may answer many of those questions. Police must learn to improve their procedures and operational styles from their failures Objectives of the Study- 1) To explore the role of police in sensational death incidences, 2) To know the factors that influence worsening situations owing to sensational deaths, 3) To determine the media and public onslaught over sensational deaths. 4) To recommend appropriate procedures to handle sensation death incidence Situations.
16.	Qualifications of researcher/research firm	i) Researcher(s) is/are requested to send a write-up not exceeding 2000 words in consistence with the topic as above (in prescribed form stated in Bangladesh Police Gobeshona Nitimala, 2018) providing (a) Educational Qualifications (b) Birth Certificate/NID (c) Years of Research Experience (d) Published Articles (with reference) (e) Certificate of Highest Degree (f) Resumes of Research Associate/Associates along with (g) e-TIN Certificate (h) No objection letter from the appropriate authority (if working in any public or private university or other autonomous body) to conduct the research. ii) Research firm(s) is/are requested to send a write-up not exceeding 2000 words in consistence with the topic as above (in prescribed form stated in Bangladesh Police Gobeshona Nitimala, 2018) providing (a) Trade License (b) Research Experience (c) Research Experience of the Chief Executive of the Firm (d) Educational Qualifications of the Chief Executive of the Firm (e) Resumes of Research Associate/Associates along with letter of consent to conduct the research (f) Publications of the Firm (Books, Articles/Research Articles) (g) Capacity of the Firm (Infrastructure/Logistic-Transport, Photocopier, Scanner etc.), number of researchers and personnel (h) TIN Certificate of the Chief of Executive of Firm. Attested copies of relevant papers mentioned above must be submitted along with the EOI.
17.		RFP documents and Bangladesh Police Gobeshona Nitimala, 2018 would be available at www.police.gov.bd and also at the office of AIG(P&R-2) at Bangladesh Police HQ.
18.	Others	The procuring entity reserve the right to accept or reject any or all EOIs without assigning any reason thereof.



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GD-1374

Govt measures behind surge in remittance: Kamal

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In April, the World Bank forecast that remittance flow to Bangladesh may plunge by as much as 22 per cent this year because of the ongoing pandemic.

Remittance hit an all-time high of \$18.2 billion in the fiscal year 2019-20, up 10.87 per cent year-on-year.

There are about 1.3 crore Bangladeshis working abroad, whose transfer back home has become a pillar of strength for the economy.

The rising flow of remittance took the

country's foreign currency reserves to an all-time high of \$38.48 billion on August 26, Bangladesh Bank data showed.

Remittances account for 60 per cent of income in households with international migrants.

Forty-one per cent of households with at least one family member engaged as a migrant worker would be in poverty without remittance, said Stefano Paternostro, practice manager for social protection and jobs for South Asia at the World Bank, in September last year.