

Roche wants to do more for cancer patients in Bangladesh

ADRIANO Antonio Treve, head of Central Eastern Europe, Turkey, Russia and Indian Subcontinent areas for Swiss multinational pharma company Roche, has recently visited Bangladesh. In a recent interview, he shed light on his journey with the world's largest biotech company, its challenges and prospects in healthcare, cancer and government interventions etc.

Q: How do you evaluate your journey with Roche?

Treve: Roche is truly an innovation

Do you see any progress in the pharmaceutical industry?
Treve: The airport was situated in a greener area earlier and today it is in the city.

Bangladesh's progress in different fields have already been globally recognised and we feel proud to be in Bangladesh. The pharma market is still generic driven where the world is moving towards innovation driven strategies.

Despite all the challenges, the country has made extraordinary progress in the generic market and

Q. What do you think about Bangladesh's health policy? In what ways do you think it can be made stronger in order to help people who are fighting against cancer and rare diseases?

Treve: Bangladesh's cancer prioritisation is a very important milestone. We are here with knowledge, partners and scientific advancement for the Bangladeshi patients. As the government is keen to serve patients and ensure innovative medicines, we expect the regulatory authority will continue to support us so that we can also serve the patients. We still have to go through a long process to import free goods by which we want to solve the problem of affordability.

We want to contribute to Bangladesh by working together with the government as we have been doing for the last three decades. Bangladesh has a quite open and big generic industry here. For a company like us we have lot of innovative molecule and we want to bring those to Bangladesh.

Q. What are your plans for eight divisional cancer centers?

Treve: We are excited about the cancer centers seeing the future of the cancer care in Bangladesh. We are open to have dialogue with the government on how we can be a partner of this journey.

As we bring solutions for new therapeutic area and research, innovation is the first thing that Rosch will bring to the country.

We can play a big role by collaborating with this journey. For example, inclusion of patients in clinical trials. There are a lot of other areas also where we can collaborate.

If we could know the detail plans of the cancer centers and potential scopes to contribute, we are open to sit for dialogues and collaborate. We can help in finding treatment options, share the know-how that we have and extend support for data management and disease management.

We have similar experiences in other countries also where we established scientific partnership for the physicians for cancer and other diseases. We have also contributed in the field of diagnostics in many countries. We have so many examples but every collaboration is different. As for example, Brazil came to us with clinical trial issues and exchange of information between US Centers. There are extra ordinary opportunities that we can offer for the patients of Bangladesh.

Q. What are your plans for Bangladesh?

Treve: We want to expand in Bangladesh to ensure easy access to our new molecules. This is very critical. Expansion of portfolio that will really make a difference on millions of patients' lives. Our key goal is to ensure our products and researches reach all the patients irrespective of location. We will make the necessary investments.

Q. What are the future plans and vision of Roche and Roche Bangladesh? What are the good news you have for patients in Bangladesh?

Treve: Roche has fantastic products in the pipeline. We are bringing new solutions for the new therapeutic areas. We are not only bringing products to Bangladesh but also addressing access to treatment. We are also working on the awareness, diagnostics, capacity and financing solutions. We are also introducing different Patient Support Programmes, which will make our products more affordable. We have also launched 'Aastha' project where we provide free psychological counselling and other required services to our patients for free.



Adriano Antonio Treve

driven company, addressing the unmet needs of the patients across the world. Journey with Roche is a fascinating and exciting one. We are currently focusing on oncology and serving cancer patients. We aim to deliver faster services to more patients. Our personalised healthcare strategy aims at providing medicines and diagnostic tools that enable tangible improvements in the health, quality of life and survival of patients.

Still there are many untapped areas to do ethical business here in Bangladesh. We see our possibilities of expansion in terms of bringing new products and serving more patients. We have been here for three decades and we want to continue our journey and make an impact on patients' lives.

Q: As you have explored many countries, what are the similar challenges and success stories in healthcare, especially cancer care, you have experienced?

Treve: Bangladesh is doing excellent in terms of development. The recent achievements in the fight against communicable diseases are very positive for the future. The pharmaceutical industry is still a generic driven market and there is a scope to do more with biologics and making innovative products available for the patients.

Pharma industry are often considered as a business entity across the world but Roche is beyond a business organisation and it focuses on serving patients by collaborating with development initiatives.

In terms of cancer care, I believe Bangladesh is on the right track in case of commitment and vision. We hope Bangladesh will also achieve a lot in its fight against non-communicable diseases.

There are still a lot of patients with rare diseases and they need to be addressed too. The financial burden of cancer and rare disease is significant to the LIC and LMICs, devising financial strategies are very important.

Improvement of quality of testing or diagnostic facilities is another challenge where we need to put extra attention.

Q. As you have been a part of Roche Bangladesh's journey, what differences do you see in the last three decades of Bangladesh?

in the fight against communicable diseases.

Our purpose goes beyond market share, our key purpose is beyond selling products, our purpose is to serve patients and ensure access to therapies. We have much more duties beyond business.

Q. In the recent cancer prioritisation at Bangladesh and NCD Focus, how do you see the prospects of serving patients at Bangladesh?

Treve: We congratulate Bangladesh government for taking timely initiatives and making a bold commitment for non-communicable diseases, especially cancer. This will surely open new doors for the cancer patients in Bangladesh. We are very much looking forward to the execution of the commitment and the collaboration scopes to serve patients together.

The future treatments will be done based on data. Diagnosing the disease by analysing the data and then going for treatment. We work together with all these tools.

Affordability will be another matter of concern, as Bangladesh is an "out-of-pocket" market. The recent commitment on Universal Health Coverage will also be the key instrument to serve cancer patients.

Q. What are the challenges you see in implementing the vision of the recent Cancer Care plan in Bangladesh?

Treve: Bangladesh still lacks a nationwide awareness campaign for prevention and cancer control. Relevant policies are coming in and we believe participation of the stakeholders would make those policies more effective. Primary screening, diagnostic service and affordability are the key challenges for cancer care plan of Bangladesh. We have fantastic medicines to serve patients and we very much looking forward to the expansion of our portfolio.

Sometimes, longer registration time is a challenge to serve patients faster. Custom duties, regulations with some long processes hamper the access to treatment, which can be solved easily if addressed properly.

In addition, we believe the government has the willingness to help the organisations and make a better environment for everyone.

BMW boosts Q3 profits

AFP, Frankfurt

GERMAN carmaker BMW said Wednesday it was on track to hit performance targets for 2019 despite "difficult conditions", after the third quarter brought rising sales and profits.

BMW's bottom line swelled 11.5 percent to over 1.5 billion euros (\$1.6 billion), lifted by the comparison to 2018's weak third quarter that was weighed down by new emissions tests.

"We are performing at a high level in comparison with our competitors and considering the difficult conditions our business is facing," chief financial officer Nicolas Peter said in a statement.

Chief executive Oliver Zipse said BMW was "well on our way to

reaching our targets for the year as a whole." But bosses' objectives call for pre-tax profit to fall "significantly below" 2018's level over the full year.

Between January and September, the measure fell 35 percent year-on-year.

BMW's profits met forecasts from analysts surveyed by Factset, but it was able to beat expectations on revenue -- up 7.9 percent, at 26.7 billion euros -- and operating, or underlying profit, which gained 32.9 percent to reach 2.3 billion.

The group operating margin, closely watched by investors, increased one percentage point, while the automobile division alone added 2.2 points year-on-year.

Over the full nine months, BMW's earnings have been weighed down

by 1.4 billion euros of provisions it had to set aside over a European Commission cartel probe.

Brussels accuses BMW, Volkswagen and Daimler of secret deals not to compete on emissions reduction technologies.

Meanwhile, the group added that its results were also lifted by cost-cutting measures, as BMW -- like other carmakers -- looks to foot the bill for costly investments in new technologies such as electric and autonomous driving.

It aims to find 12 billion euros of annual savings "by the end of 2022".

One key measure will be slimming down BMW's product line, with half its combustion-powered cars slashed in favour of electric models from 2021.

Firexpress teams up with ACI to help fight fires faster

FIREXPRESS, a Danish company, began its journey in 1998. It has been approved as supplier to NATO since 1999 and has been assigned manufacturer's code R3971 in the NATO Codification System. Firexpress is working to introduce this upgraded concept in the whole region. The aim is to enable firefighters to fight fires faster, safer and more effectively while using less water resources. The company has teamed up with ACI, Bangladesh's leading conglomerate, to grab a share in the local market.

Recently, The Daily Star interviewed its Managing Director Henrik Naaby.

What has encouraged you to come to Bangladesh?

The security sector is an area about which people in Bangladesh are currently becoming more aware. It is a mandatory requirement from the buyers to maintain standard safety in the manufacturing facilities. The average response time is very high for the Bangladesh Fire Service and Civil Defence. There are traffic jams and lack of water and access.

Who are your competitors here?

Most of the products are import-dependent from other countries, mainly from China. There are no direct competitors towards us, although the market itself will be a challenge as there are similar but inferior solutions provided by the existing vendors.

Firexpress will provide solution through its authorised dealer who will also provide after-sales and parts support. The unique technology that is used by Firexpress is unavailable in the competitor's products such as Firexpress's nozzle system. Firexpress's patented technology is a nozzle that controls water in ways traditional firefighting methods cannot. Less water -- approximately one-twentieth compared to a fire truck -- is needed and Firexpress has been able to design firefighting systems that are exceptionally mobile and flexible. We call it "First strike firefighting".

The dual nozzle is able to produce micro drops at a pressure of only 20-

40 bar and still achieve an amazing range of up to 15 metres. The lance can also produce aspirated foam, which enables the operator to fight almost all type of fires with the same equipment. No recoil is experienced and it is very easy to handle even without training.

Tell us something about the partnership with ACI

ACI has a multinational root and ACI Motors is one of the major subsidiaries of the group. The company is affiliated with various



Henrik Naaby

foreign companies in sectors such as automobile, engine, musical instruments, construction equipment etc. The target group of fire safety equipment is similar to the other target groups of ACI Motors. ACI Motors is well-known for its affiliation with premium products in their respective markets such as Yamaha and Kobelco. ACI's vast sales and service network throughout the country, connection and reputation will be helpful.

Give us idea about retail prices of products

After considering the market scenario and the competition in the Bangladeshi market, the pricing will be determined later and it will be competitive.

Firexpress's business and exports

The system is being used in more than 45 countries. The headquarters of Firexpress is located in Denmark

and there is a production facility operating since 2007 in Thailand.

The Danish fire brigades commonly use the system with good results, which are now widely used in all over the Scandinavian region and in the rest of the EU. The military in the EU has fully adopted the concept as well as the UN forces from Norway, the Netherlands, Denmark and the UK. The UN missions in South Sudan also use the system. The concept is being used by police forces in many countries and has proven its strength during riots and other emergencies.

Major products of the company

Pump-driven Units: These have the ability to deliver 30 litres of water per minute or 150 litres of aspirated foam per minute at a range of 15 metres for micro-drops and 18 metres for a jet of aspirated foam.

Tank Units: It is designed to be placed on the bed of a pick-up, hereby turning ordinary vehicles into fire-fighting vehicles.

Cart Unit: The unit can be used in places where it easily can be moved around by the user to reach any point in the location.

All-terrain Vehicles: These fast response firefighting tools can be used in congested traffic or narrow roads, where four-wheelers cannot get through.

Fire Fighting Motorcycle: With its high speed and easy maneuverability, the motorcycle is the optimal solution when the fire fighter faces the challenge of being a great distance away from the fire and narrow environment like congested traffic.

Mobile and Trolley Units: With 50 litres of premixed water with 1 percent foam, these wheeled units are very useful in industrial areas such as factories, engine rooms on ships, aircraft hangars etc.

Fire Fighting Backpacks: The 10-litre backpack is ideal to use in high-rise buildings. The firefighters can easily carry it, get quick access to the fire and start extinguishing it.

Special Content

Guardian Life: Insurance for All!

As a part of Guardian Life's vision of "Insurance for All", Guardian-BRAC Bima (GGB) is playing a significant role in keeping millions of Bangladeshis above the poverty line and help them to flourish even in case of loss of a crucial family member.

"You will not turn bankrupt because of buying insurance but you will cause your loved ones to turn bankrupt if you don't", Jack Ma. Unarguably, Microfinance has been the most effective tool in the fight against poverty. Over the years, it has lifted millions of rural Bangladeshis out of poverty. However, certain aspects of the MFI sector in Bangladesh needs to be reinforced to provide better protection against poverty trap for the impoverished and that is where a handshake between Micro insurance & Microfinance becomes crucial. Micro insurance is designed to help more people buy insurance coverage who were previously unable to afford it. It provides poor and low-income households with the means to protect themselves against the effects of risk.



Despite substantial growth in the insurance sector over the past decade, penetration still stands at a mere 3% - 4% in Bangladesh, necessitating a massive need for overhauling. In such a situation, the progressive Insurance Companies have a pivotal role to play in developing this industry along with regulators and other stakeholders. Hence, the visionary entrepreneurs of BRAC, Square Group & Apex Group in such a situation joined hands and decided to do something for sector reformation; thus Guardian Life Insurance Limited (GLIL) was born and started the journey back in 2014. Leading the industry with paradigm shift is what GLIL is known for. Being the fastest growing life insurance company of Bangladesh, "Best group insurer" and a facilitator of "financial inclusion" & "Insurance for all", GLIL has undertaken a micro insurance initiative that is ushering a new era in the sector. The initiative has been acknowledged by multiple local & international authorities which included the Asian Banking and Finance. They bestowed GLIL with the prestigious InsuranceAsia Award in 2017 for this initiative. GLIL aspires to work diligently towards financial inclusion and touch the

lives of the underprivileged population with the spark of life insurance. Accordingly, after trying out various innovative models of micro insurance, GLIL made a breakthrough with Guardian-BRAC Bima (GGB), under which the 10 million recipients of BRAC Microfinance came under the scope of GLIL's credit shield micro-insurance program (including spouse). BRAC is the largest NGO in the world, with 83% of its clients (microfinance) being women. After going through some pilot phases, Guardian-BRAC Bima (GGB) was fully launched in 2017.

Expanding Through Innovation & Joint Effort

With the synergy of innovation, resources and BRAC's immense infrastructure, GLIL has been able to reach out and transform millions of impoverished lives across Bangladesh through micro insurance. Promoting this scheme through a trusted intermediary had instant benefits; the initial take up rate skyrocketed to 61% in 2016 and 76% in 2017 through voluntary participation. Partnership with BRAC gave the scheme significant reach as it increased from a mere 650 branches at the end of the pilot scheme in 2016 to a staggering 100% coverage (Currently 2530 branches) across the whole BRAC network within 10 weeks.

Overcoming Geographical Barriers

Partnership with BRAC has enabled GLIL to spread across the country, reaching over 5.7 million borrowers, empowering them through micro insurance, which spans over 10 million lives. Under Guardian-BRAC Bima (GGB) project, an insurance company for the first time in the country has fully utilized the aggregator's (BRAC) infrastructure (2530 branches) to provide instant and quality service.

Win-Win-Win

The GGB project has the combining factors to benefit all the stakeholders involved. It insulates BRAC from having to write off loans in the event of death of the borrower. At the same time, GGB shields the borrower's family from falling into a debt trap after the sudden loss of a family member. Finally, GLIL reaps the benefits of serving a massive client base and in the process earning revenue.

Innovative Claim Process & Transparent Claim Handling

The beneficiaries of a policyholder under the GGB program are entitled to on-the-spot cash benefit (funeral benefit) upon claiming to help them deal with the initial trauma. GLIL takes about five business days for processing and settlement, which is the best in the industry. Currently, the claim payout ratio of GLIL is 97%, which is comparable to international standards. After submitting a claim, the insured can view the claim status anytime from GLIL's web portal.

Easy Claims and Data Capture

GLIL ensures a smooth claim process handled by a very efficient and communicative team of claim officers; documents can quickly and easily be submitted via GGB Web Portal. This entire venture has resulted in 40,843 claims being settled with 1.69 billion BDT (19.8 million USD) paid out till date. However, the numbers alone cannot justify the magnitude of GLIL's achievements. Micro insurance is an important safety net against various risks for the poorest and most vulnerable people of Bangladesh. Guardian-BRAC Bima (GGB) is playing a significant role in keeping millions of Bangladeshis above the poverty line and helping them to flourish despite the loss of a crucial family member.

