



DHAKA MONDAY NOVEMBER 2, 2020, KARTIK 17, 1427 BS 🕒 starbusiness@thedailystar.net 🛽

# Banks get more time to disburse loans among small enterprises

#### STAR BUSINESS REPORT

Bangladesh Bank yesterday extended the deadline for CMSME loan disbursements under its Tk 20,000 crore stimulus package until the end of November as some lenders have failed to disburse the funds in time.

Local banks have so far disbursed nearly 29 per cent of the package to beleaguered borrowers in the cottage, micro, small and medium enterprise (CMSME) sector.

The banking regulator instructed the country's lenders and non-bank financial institutions to fulfil their respective loan disbursement target within this month instead of the previous deadline of October, according to a BB notice.

The failure of the lenders has created an impediment in expanding the desired productions and services in the CMSME sector, the central bank said.

This has had an adverse impact on the economy as well.

On April 13, Bangladesh Bank announced the stimulus package in order to help the CMSME sector tackle the economic slowdown brought on by the ongoing coronavirus pandemic.

The working capital will be given at a 9 per cent interest rate. Of the interest rate, 4 per cent will be borne by the borrowers and 5 per cent by the government, according to a guideline.

A bank or a financial institution will be able to disburse a maximum 10 per cent of their outstanding loans as of December 31 last year in the CMSME sector in a single fiscal year under the package.

The central bank now provides half of the Tk 20,000 crore stimulus package announced by the government for the sector.

# Remittance on a roll

Migrant workers remit \$2.11b in Oct

### AKM ZAMIR UDDIN

Bangladesh received 28.62 per cent more remittance in October as the money sent by the country's migrant workers toiling abroad kept its scintillating growth defying grim predictions.

Migrant workers remitted \$2.11 billion last month, which was way higher than \$1.64 billion flown to the country in the same month a year ago, data from the central bank showed yesterday.

October's receipts were the hird-highest monthly flow in history, behind July's \$2.59 billion and September's \$2.15 billion.

The increasing trend of remittances has given a huge respite to the government to

manage its external sector from the ongoing economic hardship. Experts hope the trend would be maintained in the coming months given the global economic scenario and the initiatives taken by the government.

with the migrant "Along workers, some expatriate Bangladeshis, who run businesses abroad, may also have transferred funds to the country as part of their portfolio investment," said Ahsan H Mansur, executive director of the Policy Research Institute of Bangladesh.

A portfolio investment is an ownership of a stock, bond, or other financial assets with the expectation that it will earn a return or grow in value over time, or both.





**REMITTANCES OVER THE MONTHS** In billions of \$; SOURCE: BB



It entails passive or hands-off ownership of assets as opposed to direct investment, which would involve an active management role.

"Many countries in North America and Europe have already entered into the deadlock of a zero per cent interest rate. A country usually will take three to four years to get rid of such a situation." Mansur said.

This has also created a deflation in the countries in the two continents. Against the backdrop, they will need several years to make their economic activities vibrant, said Mansur, also a former high official of the International Monetary Fund.

So, Bangladeshi diasporas now send money as the interest rate on deposit products offered by local lenders is much higher than those in the countries they are now based.

Local banks offer 4-6 per cent interest rate on deposits.

Mansur went on to express a hope that the upward trajectory of remittance might continue in the next few years.

READ MORE ON B3

## Berger to set up second metal container plant

#### STAR BUSINESS REPORT

Jenson & Nicholson (Bangladesh), a wholly owned subsidiary of Berger Paints Bangladesh, plans to invest Tk 91.48 crore to set up its second unit to produce metal containers at Savar to meet the growing demand.

The project is expected to be completed in 2022 and the company disclosed the info yesterday in a post on the Dhaka Stock Exchange (DSE) website.

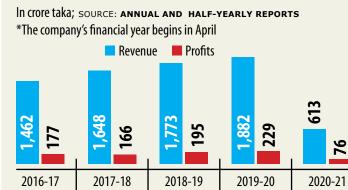
The company has been producing tin-containers and prints on tin sheets since 1995.



to Nestle, Aarong and some other lubricants companies along with Berger Paints Bangladesh from its Chattogram plant.

A large volume of the containers produced by Jenson & Nicholson

### **BERGER PAINTS' REVENUE AND PROFITS**



Sadique, company secretary of Berger Paints Bangladesh.

"So the decision to establish another container unit was taken to cater for its growing demand as well as to ensure its smooth supply.

The subsidiary has a huge amount of retained earnings, where the necessary fund to set up the plant will come from, he added. The multinational paint maker announced its second quarter earnings. Its consolidated earnings per share (EPS) stood at Tk 14.26 for July-September quarter, up from Tk 9.49 in the

READ MORE ON B2

same period the previous year.

### 61pc poor received no support despite income loss: survey

### STAR BUSINESS REPORT

More than 60 per cent of the poor and low-income population who suffered income losses because of the coronavirus-induced economic downturn did not receive any support from the public and private sectors, according to a new survey.

Only 39 per cent of households got some assistance between April and June. But it amounted to 4 per cent of their lost income, said the Power and Participation Research Centre (PPRC) and the Brac Institute for Governance and Development (BIGD) in the study report.

"The support hasn't been widespread. Besides, the amount and the adequacy of the support have been fairly limited. And the support from the external sources has not been cited [by the respondents] as a very important crisiscoping mechanism because these were not reliable," said BIGD Executive Director Imran Matin.

For the last few years, it has is consumed by the Savar plant of been providing metal container Berger, said Khandker Abu Jafar

## Bashundhara bitumen goes into production this month

#### JAGARAN CHAKMA

Bangladesh's first dedicated bitumen plant established by Bashundhara Group at a cost of around \$143.7 million is all set to begin commercial production at the end of this month to meet the domestic demand for asphalt.

The plant has the capacity to produce a whopping 9 lakh tonnes of bitumen a year.

However, the factory established on a 65-acre plot at Pangaon in Keraniganj will produce around 2.75 lakh tonnes in the initial phase.

"We hope to bring the product to the market in December this year," said Nafis Imtiaz Alam, head of the plant.

The unit was scheduled to start commercial operations in April but the coronavirus outbreak delayed the process, he said.

A 13-member team from the Roads and Highways Department (RHD) led by its Additional Chief Engineer Abdullah Al Mamun visited the plant to examine its quality control measures and equipment setup on Saturday.

Currently, 90 per cent of Bangladesh's Department (LGED), 105,000 kilometres have annual demand for 5 lakh tonnes of already been upgraded to paved streets. bitumen—a hydrocarbon-based substance used to build roads and highways-is met through imports, which have questionable quality, he said.

Although imported bitumen is quality tested before being used for construction, the items fail to provide the expected result with their performance, Mamun said.

The RHD is the main consumer of locally produced bitumen.

Now, there will be no question about standards as the leading local conglomerate Bashundhara Group will likely to produce high-quality product, he added.

The prospects for the plant, which is a subsidiary of Bashundhara Oil and Gas Company, are bright given Bangladesh's development goals.

With the major construction and repair projects for about 22,000 kilometres of roads and highways under the RHD, local demand for bitumen is on the rise.

Of the 354,000 kilometres of undeveloped roads under the Local Government Engineering

(half yearly)

Besides, the government is expanding all national highways from four to six lanes. This includes district level roads, for which the use of bitumen has increased by about 10 to 15 per cent annually.

With the standard requirements set by engineers given utmost priority, the premium quality Bashundhara bitumen product has penetration values of 60/70 and 80/100 and comes in various grades: cut back, emulsified, oxidised and polymer modified.

"We need modified and customised bitumen to ensure the longevity of road construction for flexible pavement," Mamun said.

According to the additional chief engineer, the Bangladesh Petroleum Corporation can provide only 70,000 tonnes of bitumen as a by-product from Eastern Refinery Ltd.

Khandaker Kingshuk Hossain, chief marketing officer of Bashundhara Group, claimed that they will produce high-quality products to ensure the construction of sustainable roads.

**READ MORE ON B2** 



The bitumen plant established by Bashundhara Group at a cost of around \$143.7 million at Pangaon in Keraniganj. JAGARAN CHAKMA



READ MORE ON B3

# UK extends 80pc wage subsidies as England goes back into lockdown

### REITERS, London

Britain's government will extend by a month its costly coronavirus wage subsidies to ensure workers who are temporarily laid off receive 80 per cent of their pay, Prime Minister Boris Johnson said on Saturday as he announced a new England-wide lockdown.

Britain introduced the 80 per cent wage subsidy scheme in March and it had been due to expire on Saturday to be replaced with a more targeted and less generous support.

The scheme supported 8.9 million jobs at its peak, and had been forecast to cost around 52 billion pounds (\$67.28 billion) over its eight-month lifespan.

Firms will have to contribute 5 per cent of the employment costs for workers covered by the extension, the finance ministry said.

It also said a mortgage payment holiday scheme would be extended for households and business premises which are required to close because of coronavirus restrictions would get grants of up to 3,000 pounds (\$3,881) a month.

Mortgage borrowers impacted by the pandemic and who have not yet had a payment break will be entitled to a six-month holiday, while those



#### REUTERS

Britain's Prime Minister Boris Johnson speaks during a press conference at 10 Downing Street in London, Britain on October 31.

that have already started a payment tougher, we are taking steps to provide holiday will be able to top up to six months, the ministry said.

"I have always said that we will do whatever it takes as the situation evolves. Now, as restrictions get

further financial support to protect jobs and businesses," finance minister Rishi Sunak said.

"These changes will provide a vital safety net for people across the UK."

### US judge blocks Commerce Department **TikTok order**

### **REUTERS**, Washington

A US judge in Pennsylvania on Friday blocked a US Commerce Department order set to take effect on Nov. 12 that would have effectively barred Chineseowned short video-sharing app TikTok from operating in the United States.

US District Court Judge Wendy Beetlestone enjoined the Commerce Department from barring data hosting within the United States for TikTok, content delivery services and other technical transactions

Beetlestone said the order would "have the effect of shutting down, within the United States, a platform for expressive activity used by approximately 700 million individuals globally. Over 100 million of these TikTok users are within the United States, and at least 50 million of these US users use the app on a daily basis. The Commerce

Department has acknowledged the restrictions would "significantly reduce the functionality and usability of the app in the US".

### Qualcomm, FedEx, auto executives to propose transport policies for world in transition **REUTERS**, Washington

A group of business leaders and public policy experts is launching a new body to grapple with thorny questions surrounding the future of transportation including selfdriving and electric vehicles.

The Commission on the Future of Mobility, reported earlier by Reuters, was formally unveiled on Friday. The group plans to propose a new regulatory framework to address a global transportation sector "on the cusp of a worldwide transition driven by shared, connected, autonomous, and electric technologies.

Alisyn Malek, the commission's executive director, told Reuters the goal is to tackle tough problems and improve safety.

"Let's bring everybody together to talk about how do we want the movement of people and goods to actually work," Malek said in an interview.

Autonomous cars and delivery trucks, package-carrying drones, air taxis, connected vehicles and Hyperloop systems are among transit advances that could revolutionize travel. Traffic crashes remain a major problem. The World Health Organization estimates 1.35 million people die and 20 to 50 million are injured annually in vehicle crashes.

The commission will be co-chaired by Jared Cohon, president emeritus of

Carnegie Mellon University, former Ford Motor CEO Jim Hackett and Transdev Group CEO Thierry Mallet.

"Progress can only continue if we modernize the way policy and regulation work," Hackett said.

Governments, including the United States, have struggled to adopt regulations to allow for wide-scale adoption of nextgeneration transportation like self-driving cars amid safety concerns.

Regulators are hiking fuel efficiency requirements, while California and many European countries want to end new gasoline-powered passenger vehicle sales by 2035. The commission says in an overview document that "current regulatory requirements governing fuel economy standards and vehicle safety fail to reflect the transformation occurring in powertrains, autonomy, and models of mobility.

The group wants to recommend in 2022 "a framework for regulations in the American, European, and Asian markets post-2025 that reflects and facilitates the technological transformation taking place" for emissions and safety regulations.

Goodyear Tire & Rubber Richard Kramer, FedEx CEO Fred Smith and Qualcomm CEO Steven Mollenkopf will be on the commission, as will Hyundai Motor Chief Operating Officer José Muñoz. It expects to add members before its February kickoff.

	গণপ্রজাতন্ত্রী বাংলাদেশ সরকার							
	সিনিয়র জেল সুপারের কার্যালয়							
	চউগ্রাম কেন্দ্রীয় কারাগার							
	দরপত্র বিজ্ঞপ্তি							
۵.	এজেন্সী/সংস্থা	00	কারা অধিদণ্ডর, বাংলাদেশ, ঢাকা।					
૨.	দরপত্রের নাম ও মেয়াদ	8	বিভিন্ন প্রকার খাদ্যদ্রব্য, ০১/০১/২০২১ হতে ৩১/১২/২০২১ পর্যন্ত।					
৩.	দরপত্র আহ্বানকারীর নাম	8	সিনিয়র জেল সুপার, চট্টগ্রাম কেন্দ্রীয় কারাগার।					
8.	দরপত্র বিজ্ঞপ্তির বরাত ও তারিখ	0	১। কারা অধিদপ্তরের স্মারক নং-৫৮.০৪.০০০০.০৩০.১২.০০১.২০-৮২৬(৮২) তাং-					
			७०/०९/২০২०।					
			২। কারা উপ-মহাপরিদর্শকের কার্যালয়, চট্টগ্রাম এর স্মারক নং-					
			৫৮.০৪.১৫০০.০৬২.০৩.০২৬.২০-১৭২৭ তাং-২১/১০/২০২০					
¢.	দরপত্রের প্যাকেজ নম্বর	8	CCJ/DTA-2021					
৬.	বাজেট ও ফান্ড প্রান্তির উৎস	8	জাতীয় রাজস্ব তহবিল।					
۹.	দরপত্র আহ্বান পদ্ধতি	8	উন্মুক্ত দরপত্র পদ্ধতি।					
b <sup>.</sup> .	দরপত্র দলিল প্রাপ্তির স্থান	8	১। কারা উপ-মহাপরিদর্শকের কার্যালয়, চট্টগ্রাম।					
			২। কারা উপ-মহাপরিদর্শকের কার্যালয়, ঢাকা।					
			৩। সিনিয়র জেল সুপারের কার্যালয়, চট্টগ্রাম কেন্দ্রীয় কারাগার।					
৯.	দরপত্র দলিল বিক্রয়ের শেষ তারিখ	8	২৮/১১/২০২০ বেলা ২.৩০টা পর্যন্ত।					
	ও সময়							
٥٥.	দরপত্র জমা দেয়ার তারিখ ও সময়	8	২৯/১১/২০২০ সকাল ৯.০০টা হতে বেলা ১২.০০টা পর্যন্ত।					
۵۵.	দরপত্র জমা দেয়ার স্থান	8	১। বিভাগীয় কমিশনারের কার্যালয়, চট্টগ্রাম।					
			২। প্রধান ফটক, চট্টগ্রাম কেন্দ্রীয় কারাগার।					
			৩। কোতায়ালী থানা, চট্টগ্রাম।					
১২.	দরপত্র বাক্স উন্মুক্তকরণের সময়	00	দরপত্র দাখিলের দিন বেলা ১২.৩০টা।					
১৩.	দরপত্র মূল্যায়ন কমিটির সভা	8	সিনিয়র জেল সুপার, চট্টগ্রাম কেন্দ্রীয় কারাগারের অফিস কক্ষ।					
	অনুষ্ঠানের স্থান, তারিখ ও সময়		২৯/১১/২০২০ বেলা ২.৩০টা।					
\$8.	দরপত্র দলিলের মূল্য (প্রতিটির	8	৭৫০/- (সাতশত পঞ্চাশ) টাকা মাত্র।					
	জন্য)							
۵৫.	দরপত্র জামানতের পরিমাণ	8	সকল গ্রুপের জন্য কমপক্ষে ২০,০০০,০০০/-					
			গ্রুপ ভিত্তিকঃ					
			গ্রুপ (ক) ৩,৭০,০০০.০০ গ্রুপ (খ) ৪,২০,০০০.০০					
			গ্রুপ গ) ৪,২০,০০০.০০ গ্রুপ (ঘ) ৪,৩০,০০০.০০					
			ঞ্চপ (ঙ) ৩,৬০,০০০.০০ টাকা।					
১৬.	দরপত্রের সাথে যে সকল	8	দরপত্র সিডিউলে উল্লেখিত শর্তানুযায়ী।					
	কাগজপত্রাদি সংযুক্ত করতে হবে							
۵٩.	দরদাতাদের প্রতি বিশেষ	8	দরপত্র সিডিউলের শর্তাবলী পাঠান্তে যথাযথভাবে অবহিত হয়ে দরপত্র দাখিল করতে					
	নির্দেশাবলী		হবে।					
\br	দুবপুর সংক্রান্স অন্যান্য তথ্যাদি জানার জন্য চট্টগাম কেন্দ্রীয় কার্বা কর্তপক্ষের সাথে যোগাযোগ করা যেতে পারে ।							

			ption Commission			
			on for Tenders			
Mem	no No. 00.01.0000.103.54.002.20-24					
1.	Agency, procuring entity, code & district	:	Anti-Corruption Commission, Bangladesh, 6701, Dhaka.			
2.	Invitation for	:	Supply of Stationery Items for ACC.			
3.	Invitation Ref. No. & date	:	00.01.0000.103.54.002.20-24767 Date: 01/11/2020.			
4.	Procurement method	:	OTM (Under Framework Contract) PG3A.			
5.	Budget and source of funds	:	Revenue Budget for ACC.			
6.	Tender publication date	:	02/11/2020.			
7.	Tender last selling date	:	24/11/2020.			
8.	Tender closing date and time	:	25/11/2020, Time: 12.00am.			
9.	Tender opening date and time	:	25/11/2020, Time: 12.15am.			
10.	Selling tender document place & address of the office	:	Admin Wing, Anti-Corruption Commission, Head Office, Dhaka, Bangladesh.			
11.	Receiving tender document place & address of the office	:	Admin Wing, Anti-Corruption Commission, Head Office, Dhaka, Bangladesh.			
12.	Opening tender document place & address of the office	:	Room No. 101, Anti-Corruption Commission, Head Office, Dhaka, Bangladesh.			
13.						
14.	Tender security	:	Tenderer must submit 80,000/- Tk PO or Bank Draft in favour of DDO, ACC, Head Office, Dhaka. Otherwise tender will be rejected.			
15.	Tender validity period	:	120 days from the opening of tender.			
16.	Brief eligibility and qualification of tenderer	:	<ul> <li>(a) Minimum 03 years of general experience; minimum 02 years of experience in supply of similar goods &amp; at least 02 (<i>two</i>) contract(s) successfully completed within the last 03 (<i>three</i>) years, each with a value of at least Tk 25 lac.</li> <li>(b) Tenderer should have latest trade licence, Vat &amp; income tax pay certificate.</li> </ul>			
17.	Special instruction for the tenderer	:	<ul> <li>(a) The procuring entity reserves the right to reject all tenders or annul the tender proceedings.</li> <li>(b) Tender details are in STD.</li> <li>(c) If tender not received in due time for unavoidable circumstances tender will receive in following day.</li> </ul>			
18.	Name & designation of official inviting tender	:	Mohammad Abdul Awal, Director (Finance).			
19.	Address of official inviting tender	:	Anti-Corruption Commission, Head Office, Dhaka, Bangladesh.			
20.	Contact details of official inviting tender	:	Telephone: 02-58316476 d.finance@acc.org.bd GD-1735			

### Chevron, Exxon shrink spending as coronavirus cuts demand

#### REUTERS

US oil majors Chevron Corp and Exxon Mobil Corp cut spending aggressively in the third quarter in a race to offset weak trends in fuel demand caused by the COVID-19 pandemic, though the former managed a slim profit.

Exxon posted its third straight quarter of losses on Friday and reduced spending plans for the coming year.

In common with others in the sector, the two are laying off a substantial portion of their workforce and expect to cut costs further as they try to reverse years of weak stock performance, worsened by the impact of movement restrictions.

US oil prices have dropped 41 per cent this year as the coronavirus forced billions of people into lockdowns. Demand recovered in the late northern hemisphere summer, but nations including Germany, India and the United States are again tackling a surge in infections, dampening demand for gasoline, diesel and jet fuel

The outlook for energy consumption "depends on when the world - this country and other countries - get control of the pandemic and those activities resume. We don't know when that's going to be," said Chevron Chief Financial Officer Pierre Breber.

Exxon shares were down 1 per cent to \$32.62 on Friday. Chevron shares gained 1 per cent to \$69.50. Exxon shares have lost half of their value this year; Chevron's are down

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার সিনিয়র জেল সুপারের কার্যালয় ময়মনসিংহ কেন্দ্রীয় কারাগার www.prison.mymensingh.gov.bd দরপত্র বিজ্ঞপ্তি



1	মন্ত্রণালয়/বিভাগ	8	স্বরাষ্ট্র মন্ত্রণালয়।			
1	এজেন্সি	8	কারা অধিদগুর।			
	সংগ্রহকারী সত্ত্বার নাম	8	সিনিয়র জেল সুপার, ময়মনসিংহ কেন্দ্রীয় কারাগার।			
1	জেলার নাম	8	ময়মনসিংহ।			
1	দরপত্র বিজ্ঞপ্তির বিবরণ	e	ময়মনসিংহ কেন্দ্রীয় কারাগারে ০১/০১/২০২১খ্রিঃ হতে ৩১/১২/২০২১খ্রিঃ পর্যন্ত সময বিভিন্ন প্রকার খাদ্যদ্রব্য সরবরাহের ঠিকাদার নিয়োগের দরপত্র।			
	দরপত্রের প্রকৃতি	00	উন্মুক্ত দরপত্র পদ্ধতি।			
I	দরপত্র বিজ্ঞপ্তি আহ্বানের সূত্র	00	বিভাগীয় দপ্তর, ময়মনসিংহ এর পত্র নং-৫৮.০৪.৬১০০.০৭০.০৩.০১০.২০-২২০৬/ তারিখঃ ২১/১০/২০১০খ্রিঃ			
r I	দরপত্র জামানত (Tender Security)	e	"ক" গ্রুপ- ১,৫০,০০০/ টাকা, "খ" গ্রুপ- ১,৬০,০০০/- টাকা, "গ" গ্রুপ- ১,২০,০০০/- টাকা, "ঘ" গ্রুপ- ২,০০,০০০/- টাকা, "ঙ" গ্রুপ- ১,৫০,০০০/- টাকা মাত্র সিনিয়র জেল সুপার, ময়মনসিংহ কেন্দ্রীয় কারাগার এর অনুকূলে যে কোন সিডিউল্ভুক্ত ব্যাংকে জমাকরতঃ ব্যাংক ড্রাফট/পে-অর্ডার এর মূলকপি দরপত্রের সহিত দাখিল করতে হবে (ফেরতযোগ্য)।			
	দরপত্র দলিল প্রান্তির স্থান	00	কারা উপ-মহাপরিদর্শকের কার্যালয়, ঢাকা/ময়মনসিংহ বিভাগ, ঢাকা/ময়মনসিংহ এন সিনিয়র জেল সুপারের কার্যালয়, ময়মনসিংহ কেন্দ্রীয় কারাগার।			
0	দরপত্র দলিলের মূল্য	8	৭৫০/- (সাতশত পঞ্চাশ টাকা) (অফেরতযোগ্য)।			
2	সরবরাহকারীর যোগ্যতা (যা দরপত্রের সহিত দাখিল করতে হবে)	00	<ul> <li>(ক) হালনাগাদ ট্রেড লাইসেন্দের সত্যায়িত কপি।</li> <li>(খ) হালনাগাদ ত্র্রায়কর সনদের সত্যায়িত কপি।</li> <li>(গ) ড্যাট রেজিস্ট্রেশন সনদের সত্যায়িত কপি।</li> <li>(থ) ব্যাংক সচ্চলতার সনদের সত্যায়িত কপি।</li> <li>(ছ) ব্যাংক সচ্চলতার সনদের সত্যায়িত কপি।</li> <li>(৬) দরপত্র জামানতের (Tender Security) ব্যাংক ড্রাফট/পে-অর্ভারের মূলকপি।</li> <li>(৮) দরপত্র সিডিউল ক্রয়ের মূল রশিদ।</li> <li>(ছ) কারা ঠিকাদারী লাইসেন্দের সত্যায়িত কপি (প্রযোজ্য ক্ষেত্রে)।</li> <li>(জ) সরকার অনুমোদিত সংছায় ০০ (তিন) বছর খাদ্যদ্রব্য/পণ্যসামগ্রী সরবরাবে অভিজ্ঞতা অথবা কারা বিভাগে কমপক্ষে ০০ (তিন) বছর খাদ্যদ্রব্য/পণ্যসামগ্রী সরবরাবে আজির অভিজ্ঞতার প্রমাণপত্রের সত্যায়িত কপি ।</li> <li>(ঝ) পিপিআর-২০০৮ মোতাবেক দরপত্রের ডুপ্লিকেট কপি আলাদা খামে দাখিল করর হবে।</li> </ul>			
21	দরপত্র দাখিলের স্থান	00	জেলা প্রশাসকের কার্যালয়, ময়মনসিংহ, কোতোয়ালী মডেল থানা, ময়মনসিংহ এন ময়মনসিংহ কেন্দ্রীয় কারাগারের প্রধান ফটক।			
<b>ا</b> گ	দরপত্র দলিল বিক্রয়	8	১৯/১১/২০২০ তারিখ বেলা ২.৩০ ঘটিকা পর্যন্ত।			
8	দরপত্র দাখিলের সর্বশেষ তারিখ ও সময়	°0	২২/১১/২০২০ তারিখ সকাল ৯.০০ ঘটিকা হতে বেলা ১২.০০ ঘটিকা পর্যন্ত।			
¢ι	দরপত্র খোলার তারিখ ও সময়	00	২২/১১/২০২০ তারিখ বেলা ১২.৩০ ঘটিকা।			
৬।	দরপত্র মূল্যায়নের তারিখ	8	২২/১১/২০২০ তারিখ বেলা ২.০০ ঘটিকা।			
۹ ۱	দরপত্রের মেয়াদ/সময়কাল	8	০১/০১/২০২১খ্রিঃ হতে ৩১/১২/২০২১খ্রিঃ পর্যন্ত।			

করেন

	হকবাল কাবর চোধুরা
	বিজে-০২৬৪৯০০০০৯২
	সিনিয়র জেল সুপার (চঃ দাঃ)
	ময়মনসিংহ কেন্দ্রীয় কারাগার
GD-1729	E-mail: srjailsupermymensing@gmail.com

### Bashundhara bitumen goes into production this month

### FROM PAGE B

He said initially they will produce around 3 lakh tonnes of bitumen per annum but it will be later increased to 9 tonnes by the end of 2021 as they plan to export the additional produce.

Hossain said the plant will create 1,000 direct and around 20,000 indirect jobs across the country.

"Our visionary strategy is not only to make Bangladesh self-sufficient in bitumen, but also open our doors to our overseas clients. We expect to export around 4 lakh tonnes of bitumen, reaching the highest production capacity," he said.

Jiangsu Liyang Yunlong Equipment Manufacturing Co. Ltd, which has experience with establishing this type of heavy industry, implemented the plant on a turnkey basis.

In 2019, around Tk 1,721 crore was spent to import bitumen and the value has increased by about 20 per cent annually, according to Hossain.

"As Bashundhara bitumen is capable of meeting the gap, this sum of money will be added to our economy," Hossain added.

### Berger to set up second metal container plant

### FROM PAGE B1

"Actually, our company absorbed the main impact of the Covid-19 outbreak in the first quarter (April-June) when the government-announced general holiday was effective, said Sadique.

In the first quarter, the company's EPS hit Tk 2.32, down from Tk 11.12 during the same period the previous year.

"Our company started recovering in the second quarter with the resumption of construction works," he added.

Berger Paints Bangladesh has a paid-up capital of Tk 46 crore and has a reserve of Tk 900 crore, according to the DSE data.

Its stock rose 2.82 per cent to Tk 1,360 yesterday compared to the previous day.

Berger Paints Bangladesh has two other subsidiaries named Berger Becker Bangladesh and Berger Fosroc and it holds 49 per cent stakes in the first company and 50 per cent in the second.

### Banglalink's revenue returns to growth

### FROM PAGE B4

In October, Veon Ventures joined Sequoia Capital India and Flourish Ventures as investors in ShopUp, Bangladesh's leading full-stack business to business commerce platform for small businesses, becoming the local company's first strategic corporate investor.

Veon acquired a 13.5 per cent stake in ShopUp, which raised \$22.5 million.

The investment enables Veon Ventures to support ShopUp's fast-growing digital ecosystem for micro, small and medium-sized enterprises, said the multinational telecommunication services company headquartered in Amsterdam

Sbr.	দরপত্র সংক্রান্ত অন্যান্য তথ্যাদি জানার জন্য চউগ্রাম কেন্দ্রীয় কারা কর্তৃপক্ষের সাথে যোগাযোগ করা যেতে পারে।
১৯.	কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন দরপত্র গ্রহণ/বাতিল করার অধিকার সংরক্ষণ করেন।
	মোঃ কামাল হোসেন
	সিনিয়র জেল সুপার
	চট্টগ্রাম কেন্দ্রীয় কারাগার
GD-17	37 🖀 ০৩১-৬১০৭৬২ 📾 ৬৩০৫৮১





সূত্র নং-১৮.১৬.০০০০.৩৫২.১১.০১১.১৮-



বাংলাদেশ শিপিং কর্পোরেশনের নিম্নোক্ত শূন্য পদঘয়ে সরাসরি নিয়োগের লক্ষ্যে প্রকৃত যোগ্যতাসম্পন্ন বাংলাদেশের ছায়ী নাগরিকদের নিকট হতে পুনঃ দরখাস্ত আহবান করা যাচ্ছেঃ

ক্রঃ	পদের নাম	পদ সংখ্যা	২৫-০৩-	বেতনক্ষেল (বিএসসির	শিক্ষাগত যোগ্যতা ও অভিজ্ঞতা
নং			২০২০	বেতনক্ষেল-২০১৫	
			তারিখে	অনুযায়ী)	
			বয়স		
٥٢	উপ-মহাব্যবস্থাপক	গীতে	80	৫২২০০-৫৪২৯০-	প্রথম শ্রেণীর কম্পিটেন্সী
	(জাহাজ মেরামত,			৫৬৪৭০-৫৮৭৩০-	সার্টিফিকেট (মোটর)/প্রথম শ্রেণীর
	ইঞ্জিনিয়ারিং/নটিক্যাল)			৬১০৮০-৬৩৫৩০-	কম্পিটেন্সী সার্টিফিকেট এবং
				৬৬০৮০-৬৮৭৩০-	উভয়ক্ষেত্রে উক্ত সার্টিফিকেট
				9\$850-98080	প্রাপ্তির পর সমুদ্রগামী জাহাজে ৩
					বছরের অভিজ্ঞতা।
०२।	উপ-মহাব্যবস্থাপক	গী০ে	80	৫২২০০-৫৪২৯০-	প্রথম শ্রেণীর কম্পিটেন্সী
	(কার্গো সুপারভিশন এন্ড			৫৬৪৭০-৫৮৭৩০-	সার্টিফিকেট (ডেক) এবং উক্ত
	অপারেশন)			৬১০৮০-৬৩৫৩০-	সার্টিফিকেট প্রাণ্ডির পর সমুদ্রগামী
				৬৬০৮০-৬৮৭৩০-	জাহাজে ৩ বছরের অভিজ্ঞতা।
				9\$850-98080	অথবা
					দ্বিতীয় শ্রেণীর স্নাতকোত্তর ডিগ্রিসহ
					সংশ্লিষ্ট কাজে ৮ বছরের
					অভিজ্ঞতা।

আবেদনকারীকে সরকার কর্তৃক চাকরীর নির্ধারিত আবেদন ফরম পূরণ করে আগামী ১১-১১-২০২০ তারিখের মধ্যে সচিব, বাংলাদেশ শিপিং কর্পোরেশন, বিএসসি ভবন, সল্টগোলা রোড, চট্টগ্রাম-এর বরাবরে হার্ডকপি এবং সফটকপি (সংযুক্তিসহ) <u>secybsc@gmail.com</u> (cc to <u>md@bsc.gov.bd</u>) ই-মেইলে পৌছাতে হবে। অসম্পূৰ্ণ/ক্ৰটিপূৰ্ণ আৰেদনপত্ৰ বা নিৰ্ধান্নিত তারিখে/সময়ের পর কোন আবেদনপত্র গ্রহণ করা হবে না। খামের উপর পদের নাম উল্লেখ করতে হবে। নির্ধারিত আবেদন ফরমটি জনপ্রশাসন মন্ত্রণালয়ের ওয়েবসাইটে এবং বিএসসির ওয়েবসাইট <u>www.bsc.gov.bd</u> তে পাওয়া যাবে;

আবেদনপত্রের সাথে যে সকল কাগজপত্র সংযুক্ত করতে হবেঃ

সকল শিক্ষাগত যোগ্যতার সার্টিফিকেটের সত্যায়িত কপি; (খ) প্রথম শ্রেণীর গেজেটেড কর্মকর্তা কর্তৃক প্রদন্ত চারিত্রিক সনদপত্রের সত্যায়িত কপি; (গ) ছানীয় ইউনিয়ন পরিষদ/পৌরসভার চেয়ারম্যান/ওয়ার্ড কাউন্সিলর কর্তৃক প্রদন্ত নাগরিকত্ব সনদপত্র ও জাতীয় পরিচয়পত্রের সত্যায়িত কপি; (ঘ) সদ্য তোলা ০৪ (চার) কপি পাসপোর্ট সাইজের সত্যায়িত রঙ্গিন ছবি; (ঙ) অভিজ্ঞতা সনদপত্রের সত্যায়িত কপি; (চ) বাংলাদেশ শিপিং কর্পোরেশন, চষ্টগ্রাম এর অনুকুলে ২০০০/- (দুই হাজার) টাকার (অফেরতযোগ্য) পে-অর্ডার/ব্যাংক ড্রাফট; (ছ) সিডিসি এর সত্যায়িত কপি; (জ) সিওসি ক্লাস-১ এর সত্যায়িত কপি।

মৌখিক পরীক্ষার সময় সব ধরণের সনদপত্রের মূলকপি প্রদর্শন করতে হবে;

প্রার্থীদেরকে লিখিত ও মৌখিক পরীক্ষায় অংশগ্রহণ করতে হবে। নির্বাচনী পরীক্ষায় (লিখিত ও মৌখিক সাক্ষাতকার) অংশগ্রহণের 081 জন্য প্রার্থীদেরকে কোন প্রকার টিএ/ডিএ প্রদান করা হবে না। 001

কর্ত্তপক্ষ সরকারি বিধি-বিধানের সাথে সাংঘর্ষিক নয় এমনভাবে কোন শর্ত পরিবর্তন বা অতিরিক্ত শর্ত সংযোজন করতে পারবেন আবৈদনপত্র গ্রহণ, বাছাই এবং নিয়োগের ক্ষেত্রে কোন কারণ দর্শানো ব্যতিরেকে বাংলাদেশ শিপিং কর্পোরেশন কর্তৃপক্ষের সিদ্ধান্তই চূড়ান্ত বলে গণ্য হবে। এ নিয়োগ বিজ্ঞপ্তি আংশিক/সম্পূর্ণ পরিবর্তন/বাতিল করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করে

- ০৬। কোন তথ্য গোপন করে বা ভুল তথ্য প্রদান করে চাকুরীতে নিয়োগপ্রাপ্ত হলে কোন কারণ দর্শানো ব্যতিরেকে সংশ্লিষ্ট প্রার্থীর নিয়োগাদেশ বাতিল করা হবে এবং তার বিরুদ্ধে আইনানুগ ব্যবছা গ্রহণ করা হবে।
- 091 প্রার্থীর যোগাযোগের ঠিকানা সম্বলিত ২০ (বিশ) টাকা মূল্যের ডাক টিকেটসহ ৯<sup>77</sup>x8<sup>77</sup> সাইজের ফেরত খাম আবেদনপত্রের সাথে সংযক্ত করতে হবে।
- চাকুরীরত প্রার্থীকে অবশ্যই যথাযথ কর্তৃপক্ষের মাধ্যমে আবেদন করতে হবে; কোন অগ্রিম কপি গ্রহণযোগ্য হবে না এবং হাতে হাতে 0b | কৌন আবেদনপত্র গ্রহণ করা হবে না।
- গত ২৪-০৯-২০২০ তারিখের ১৮.১৬.০০০০.৩৫২.১১.০১১.১৮ স্মারকমূলে পত্রিকায় প্রকাশিত নিয়োগ বিজ্ঞপ্তি অনুযায়ী ইতোপূর্বে 091 যে সমন্ত প্রার্থীগণ আবেদন করেছেন তাদের পুনরায় আবেদন করার প্রয়োজন নেই। 50
  - একজন প্রার্থী কেবলমাত্র একটি বিভাগে/পদের জন্য আবেদন করতে পারবেন;
- 77 | নিয়োগের জন্য বাছাইকৃত ব্যক্তি/প্রার্থীকে ০২ (দুই) বছরের জন্য শিক্ষানবিস থাকতে হবে। বিজ্ঞস্তিতে পদের সংখ্যা হাস বন্ধি বা বাতিল/প্রত্যাহারের অধিকার কর্তপক্ষ সংরক্ষণ করেন।
- 25 । নিয়োগ সংক্রান্ত যে কোন বিষয়ে কর্তৃপক্ষের সিদ্ধান্ত চূড়ান্ত বলে গণ্য হবে। ১৩ ৷

### সতর্কীকরণঃ

021

021

(ক)

00

এবং আর্থিক লেনদেনের আলামত পাওয়া গেলে তা প্রার্থীর অযোগ্যতা হিসেবে গণ্য করা হবে এবং তাৎক্ষণিক প্রার্থীর আবেদনপত্রটি বাতিল হিসেবে বিবেচিত হবে

জিডি-১৭৩৮

খালেদ মাহমুদ সচিব, বিএসসি বিএসসি ভবন, সল্টগোলা রোড, চট্টগ্রাম ফোন নং-০৩১-৭২৪৪৭৯/৭২৪৮৩২

# **BUSINESS**

# Incepta Vaccine of world-class: drug DG

#### STAR BUSINESS DESK

Incepta Vaccine has achieved the capability of world-class vaccine production, said Maj Gen Md Mahbubur Rahman, director general at the Directorate General of Drug Administration, yesterday.

It has the capability of worldclass plants by producing the vaccine according to the infrastructure and Good Manufacturing Practice (GMP) standard, he added.

The remarks came while he was visiting the country's first lifesaving international-standard vaccine Incepta producing organisation Vaccine at the company's plant at Zirabo in Savar on October 31.

"I think in the period of Covid infection any other country can use this plant too. Thus, in case of the world health protection the capability of Incepta's vaccine production will play a big role."

Rahman visited the bulk facility, R and D facility, production facility and where various types of tests are being

animal house of Incepta Vaccine at the done on animals

Md Salauddin, deputy director of the drug administration, and Mahbubul Karim, chief operation officer, accompanied him during the visit.

plant

Rahman said Incepta has the capability of producing 180 million doses of vaccine annually. "It is very big, good news for every one of us. When the bulk requirement of the corona vaccine will be created all over the world, we are hopeful that the world community will use this plant," he added.

Incepta Vaccine started its journey in June of 2011.

Established according to the GMP rules and regulations of World Health Organization, the plants are being operated there on separate spaces. The plant is equipped with many high standard equipment for

producing vaccines. Besides, there is a big animal house

To execute all the works related to the vaccine production, there are

numerous foreign experts and skilled pharmacists. date it has successfully То produced and marketed 13 vaccines with immunoglobulins along as Rabbish, Rabbish-IG, such Hepatitis-B, Hepatitis-A, Typhoid,

Titenus, Titenus-IG, Mijels-rubela, Antivenum and Meninxities. The company is maintaining the quality of the produced vaccine from production to distribution all over the

country with a strong, effective and controlled cold-supply-chain system. Incepta Vaccine has established a bulk vaccine manufacturing facility

according to the WHO's GMP that is capable of producing both the bacterial and viral antigen.

Thus, Bangladesh has stepped forward in achieving the selfsufficiency in production and marketing of vaccines, says a press release.



Mamoon Mahmood Shah, CEO (current charge) of NRB Bank, opens a branch at Boliyadi Manson of Dilkusha in Dhaka yesterday.

## 61pc poor received no support despite income loss: survey

FROM PAGE B1

He spoke while presenting the report at a webinar organised by the PPRC and the BIGD on Saturday.

The survey was carried out among 7,638 households in an urban slum, rural areas and hill tracts between June 20 and July 2 to analyse the effects of the pandemic on the livelihoods of the poor and vulnerable people, the way they were coping with it and the recovery during the Covid-19 crisis.

resumption of economic activities from June reduced the number of the crisis-caused new poor by 1.1 percentage points to 21.7 per cent as income recovery had been sluggish.

"The overall story is that there have been months of low income," said Matin.

Amid falling income and insignificant external support, the poor and vulnerable people had to depend on savings and cut food consumption. Yet, the non-food expenditure of the poor in urban areas rose because of the deepening burden of house rent and utility expenditure.

And a large number of poor and low-income people had to leave cities because of the income loss

and increased non-food expenditure are the enterprises that lost working burden. Businesses with lower capital

are being forced to shut operations," Matin said.

PPRC Executive Chairman Hossain Zillur Rahman said there was a critical need for a new stimulus package for the micro, small and medium enterprises to be delivered through alternative delivery platforms.

"We have microfinance institutions and other platforms that are more capable of dealing with this sort of clients.

Noted economist Wahiduddin Mahmud said Bangladesh's economy was recovering as activities were returning to the pre-Covid-19 period. "The recovery in Bangladesh is speedy and one of the reasons is

Bangladesh's resilience. The revival would depend on how

the country supports small enterprises, said the former adviser to a caretaker government. "Because small enterprises are

the most dynamic in Bangladesh's economy. There has been so much of scaling up," he said.

A large number of small enterprises closed because of the crisis and these despite having constraints.

capital, Mahmud said.

"Replenishing them with working capital is a challenge. Large enterprises will thrive again as a stimulus package is there.

The study recommended increasing social protections for the urban poor.

Shantayanan Devarajan, a professor of the Practice of International Development at the Georgetown University, said the pandemic may have a long-term effect.

He suggested giving cash support instead of subsidies and kind transfers.

"There is an opportunity to start a universal social protection and strengthen the health sector," said Fahmida Khatun, executive director of the Centre for Policy Dialogue.

Robin Burgess, a professor of economics and director of the International Growth Centre at the London School of Economics, stressed on training the youth for skill development and providing livelihood and micro-finance support.

Minister for LGRD and Cooperatives Tajul Islam said the pandemic was a very new event for the world and the government tried to provide support

### Daraz continues growth amid pandemic

comprise a series of e-commerce

shops built in small villages, enabling

villagers to both purchase products

Daraz has set up over 4,500 centres

where customers who are lagging

and sell goods online.

#### FROM PAGE B4

Apart from this, there would be a presale campaign from November 4 to November 10, when select products would be available at prices lower than what it would be during the 11.11 campaign.

Moreover, customers will get a chance to win a Toyota Aqua when they play a "1 Taka Game". According to Hoq, smartphones,

behind in technology can order products online as well as introduce various training programmes for sellers. 150 crore, making both the largest in The integration with Alibaba Bangladesh and employing around has mainly brought changes to the technological side.

Alibaba's Taobao Villages, which to mail products to 50 districts of the country through its own conveyances. Now we are equipped with the logistic infrastructure that Alibaba uses," said Hoq

It is also now building a sorting centre which will be 2 lakh square feet in area and a warehouse of the same size with an investment of about Tk

### Build skills of the youth for faster economic recovery: experts

#### FROM PAGE B4

However, he said the youth might be given Tk 5,000 per month as allowance if they receive training in different trades for skill development.

He also stressed on the need to allocate Tk 50,000 crore in the budget for skills development of the youth.

"We need youth friendly initiatives at this moment to address the problems faced by young people due to the Covid-19 fallout," Patwary said.

The government should take the initiative in collaboration with the private sector to build up a skilled workforce, he added.

Keya Akhter, owner of the Care Beauty Parlour in Savar, said her business has fallen on hard times due to the ongoing crisis

She also said she had no idea about how to avail loans from the government's stimulus packages.

"If I get a loan, then my business will run smoothly," she added.

Md Hasan Ali, president of the Bangladesh Textile and Garment Workers League (BTGWL), alleged that 85 per cent of the garment sector's workforce are youths but they do not get any proper skill training.

ob cuts amid the Covid-19 fallout, he

skills development programme graduate of UCEP Bangladesh, said technical education is practical since it guarantees an income most of the time.

On the other hand, ICT based technical education may not always be so fruitful, he said.

Talha Rahman, technical officer of ADD International, recommended the introduction of disability friendly education as children with disability generally lag behind other students in he country

The corporate sector should come forward in this regard and create opportunities for students with disabilities, Rahman said.

Manjuni Chakma, project officer of Kapaeeng Foundation, said most economic activities were halted for a while due to the ongoing pandemic.

Most students of indigenous communities had no opportunity to access the internet due to a lack of knowledge on ICT and technologybased services.

And so, Chakma urged the government to create more opportunities for these students.

Nupur Rani, youth representative garment industries were sacked due to out that there is no opportunity for Dalit students

their urban counterparts due to the Covid-19 fallout.

She urged the authorities concerned to create the scope for young people to raise their voices and share their problems

Avra Chakrabarty, executive director of Dhrubotara Youth Development Foundation (DYDF), said if a policy is not sufficient, it should not be implemented.

According to Chakrabarty, the government formulated a youth policy four years ago but there has been no move to implement it till date.

He also urged for youth financing help create start-ups.

Debapriya Bhattacharya, convenor of the Citizen's Platform for SDGs, Bangladesh, said youths should be considered separately instead of a united youth community for in-depth realisation of their problems.

He also suggested to take an initiative to bring the youth under an incentive package in the next budget. Bhattacharya alleged that the

problems faced by the youth are not realised properly. Mustafizur Rahman, a Prof

distinguished fellow of the CPD, said Besides, 3 lakh employees of from the Dalit community, pointed there is a wide gap in skills among the youth in rural and urban areas.

"This gap should be address

# The study found that the

said.

The BTGWL president also said there is no initiative to develop the skills of garment workers even though they heavily contribute to the economy.

"So, the government should take the initiative to develop the skills of these garment workers," Ali added.

Anika Bushra, central youth volunteer of the Y-moves project of YES BD, said some new opportunities have created though.

Everybody wants to be involved in income generating activities, she said. Sanjana Islam, a member of Action Aid Bangladesh, said the opportunity to conduct economic activities is Riaj Uddin Badsha, a youth declining in rural areas compared to community.

resolve the youth problems," he said. Moderated by Towfiqul Islam Khan, senior research fellow of the CPD, the webinar was addressed, among others, by Mahmud Hasan, project officer for the governance cluster of the United Nations Development Programme (UNDP), and Rani Chowdhury, youth representative from the third gender

elevisions, nome appliances and fashion items, including clothing, accessories, watches, perfumes, home decor items and sports items, will be the highest-selling items this year.

Additional discounts are available from Brac Bank, City Bank, Eastern Bank Limited, Mercantile Bank, Standard Chartered Bank and bKash along with cash back offers.

Hoq also shared Daraz's ongoing activities and future plans with The Daily Star.

Daraz is transforming some villages into e-commerce hubs. Those villages would allegedly feature logistics, facility and training to inspire farmers to get involved in online sales of farm produce and local specialties.

It is said to closely resemble

"Before the acquisition, we thought of ourselves as just a marketplace and after Alibaba's taking over, we are broadening our vision, working on creating a better ecommerce ecosystem in the country as well as building a countrywide logistic infrastructure," said Hoq.

As a part of that vision, in early June, Daraz announced its plans to invest Fk 500 crore by 2021 in Bangladesh to set up logistics infrastructure and hubs that would help expand its footprint to all 64 districts.

"A big chunk of the investment has already been utilised on different purposes, including the purchase of over 100 vehicles, facilitating Daraz

### Garment jobless crisis deepens in Sep: study FROM PAGE B4

Therefore, it is urgent to develop a back-up plan for the garment sector to safeguard the workers from a potential second wave, she said.

Country Director of ILO Bangladesh Fuomo Poutiainen, SANEM Chairman Bazlul Hogue Khondker and Executive Director Selim Raihan, Bangladesh Program Officer of Financial Services for the Poor of Bill and Melinda Gates Foundation Snigdha Ali and Chief Commercial Officer of bkash Mizanur Rashid also spoke at the event.

Remittance on a roll

### FROM PAGE B1

The migrant workers now prefer the banking channel to hundi, an illegal cross-boundary financial transaction system, as they can transfer funds to their near and dear ones on a realtime basis thanks to technologies and through mobile financial services, Mansur said.

The two per cent cash incentive introduced by the government last year has also encouraged the expatriate Bangladeshis to send more money through the formal channel.

Between July and October, remittance hit \$8.82 billion, up from 43.24 per cent year-on-year.

Diversion of remittances from informal to formal channels due

to the difficulty of carrying money of Dhaka Bank, said the London under travel restrictions amid the Interbank Offered Rate (Libor) has pandemic and damages inflicted by declined drastically soon after the recession hit the world. "This has put the recent floods helped Bangladesh bring the remittance flow back to the a positive impact on remittance as positive territory in 2020, according to a recent statement of the World Bank.

at \$14 billion for 2020, a fall likely

of about 22 per cent because of the

WB to forecast on Friday that inbound remittance would accelerate by about

8 per cent to \$19.8 billion this year.

The rising flow from May led the

Emranul Huq, managing director

fallouts of the pandemic.

well." The six-month Libor rate stood at 0.25 per cent yesterday in contrast to In April, the multinational lender 1.93 per cent a year ago. had said money sent by the migrant workers to Bangladesh is projected

"The declining fund transfer through hundi is playing a major role in retaining the upward trend of remittance," said Syed Mahbubur Rahman, managing director of Mutual Trust Bank.

The travel restrictions imposed by the countries compelled the hundi cartels to scale back their operation, he said

	Government	of the People's F	Republ	ic of Banglade	esh
		Local Government Enginee	ring Depar	tment	
		Office of the Upazila	Engineer		শেখ হাসিনার মূলনীতি
		Upazila: Patiya, District:	Chattograr	n	গ্রাম শহরের উন্নতি
		www.lged.gov.	bd		
Memo	No. 46.02.1561.000.99.002.16-728				Dated: 01/11/2020
	e	-Tender Notice-04	4/2020	-2021	
subm The f	s an online tender, where only e-Tende it-Tender, registration in the National e ees for downloading the e-Tender doo through any registered banks' branch	-GP System Portal ( <u>http://www.</u> cuments of following packages	eprocure.g	ov.bd) is required.	
SI	Package No.	Name of works	Tender	Last date & time of	Last date & time of
No.			ID	selling documents	submission documents
1	e-Tender/PEDP4/CHA/PAT/2020-	Construction of Additional	504489	23/11/2020	24/11/2020
	2021/W2-1203	classroom of Nischintapur GPS under PEDP4.		17:00	15:00
2	e-Tender/PEDP4/CHA/PAT/2020-	Construction of Additional	504426	23/11/2020	24/11/2020
	21/W2-02559	classroom of Kusumpura GPS under PEDP4.		17:00	15:00
Furthe (helpo	er information and guidelines ar lesk@eprocure.gov.bd).	e available in the Nation	nal e-GP	System Portal and	from e-GP help desk
	/			Bishwa	ajit Datta
				Upazila	Engineer
					ngineering Department
					District: Chattogram
GD-1	740			e-mail: <u>ue.pati</u>	ya@lged.gov.bd

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH Directorate General of Food Modern Food Storage Facilities Project (MFSP) Probashi Kallayan Bhaban (level-17), 71-72, Eskaton Garden, Dhaka - 1000. www.mfsp.gov.bd Memo No: MFSP.13.01.0000.362.07.234.2018.202 Date: 01/11/2020

Name of country: Bangladesh Name of Project: Modern Food Storage Facilities Project (MFSP) Credit number: 5265-BD

### Corrigendum

### MFSP GD-27a

Supply, Installation and Commissioning of Online food stock and market monitoring system of DG Food including data center, software etc

This is for general information of all concerned that the above mentioned bid invited vide this office Memo no: MFSP-13.01.0000.362.07.234.2018.139 Dated: 20/09/2020 has been amended as follows:

SL	Clause of bidding document	Existing Provision in bid doc.	Changed Provision in bid doc.
. 1.	Vol-1 Page-47 ITB 21.1	Deadline for bid submission is Date: 4 Nov 2020 Time: 14:00 hrs Local Time	Deadline for bid submission is Date: 26 Nov 2020 Time: 14:00 hrs Local Time Last selling date of bidding document: 25 Nov 2020

There addendum to bidding document reference Memo is an MFSP.13.01.0000.362.07.234.2018.201 Date: 01/11/2020. It is available on website of the project www.mfsp.gov.bd. It is also sent to all bidders via email. Any bidder may have a copy of the addendum at PMU Office during office hour.

All other terms and conditions shall remain unchanged.

(Md. Rezaul Karim Sheikh) Project Director Modern Food Storage Facilities Project

GD- 1739

Package Name:

Package No:



# BUSINESS

# Build skills of the youth for faster economic recovery: experts

### STAR BUSINESS REPORT

Almost 80 per cent of all households are facing significantly reduced income amid the ongoing coronavirus pandemic, which subsequently affects education, particularly of young females, according to a recent study.

These findings were released during a webinar styled, 'Covid-19 and Bangladesh: A Youth Agenda for Recovery', organised by the Citizen's Platform for SDGs, Bangladesh yesterday.

Tamara-E-Tabassum, programme associate of the Centre for Policy Dialogue (CPD), presented the findings of the online survey at the event.

The survey was conducted from October 18, 2020 to October 27, 2020 with the participation of 1,163 youths.

According to the study, only 12 out of all the respondents reported that their income increased during the pandemic.

### THE SURVEY FOUND...

- Income fell in **80**% households of the youths  $\square$ during pandemic
- $\square$ Covid-19 affected their education, particularly of the female students
- Only **12** out of **1,163** respondents saw a hike  $\square$ in income amid pandemic
- $\Box$ **8**% of the female students dropped out for marriage
- $\square$ **15**% said online education was not adequate
- $\square$ **58.3**% not involved in any online education or training
- About **80**% did not get any govt support during pandemic
- Youths demanded Tk **5,000** per month as unemployment allowance

Around 8 per cent of the female respondents had abandoned their studies due to marriage while 15 per cent expressed that online education is not adequate for them. Almost two-thirds of the respondents reported that they

were disheartened about the future scope for earning. Some 53 per cent of youths in urban cities are

disheartened by their potential earnings while the figure is 67 per cent for youths in rural areas. Meanwhile, only 10 per cent of the younger population

are hopeful about their future and career. Around 58.3 per cent of the respondents informed that

they are not involved in any online education or training programmes.

Almost 21 per cent said they were looking for jobs and had re-engaged in online education or training.

Besides, about 50 per cent informed that they do not have the appropriate equipment, such as smartphones or computers, which is a major concern.

Regarding government support, the survey revealed that

# Garment jobless crisis deepens in Sep: study

### STAR BUSINESS REPORT

Unemployment in the garment sector deepened in September after touching its lowest point in August, raising questions about job security in the industry amid the risk of a potential second wave of coronavirus infections.

About 8 per cent of garment workers reported that they were unemployed in September, up from 5 per cent the previous month, according to a study conducted by the South Asian Network on Economic Modeling (SANEM) in association with Microfinance Opportunities (MFO).

The results of the survey, carried out among 1,300 garment workers, were released at a webinar on Saturday.

The study found that the percentage of workers that were subject to factory closures, leave without pay, suspension, underemployment or layoffs was 21 per cent in May.

"Although the problems slowly declined over June, July, and August, we saw an uptick in September," said Guy Stuart, executive director of MFO, a global non-profit committed to understanding the economic realities of low-income and

marginalised people. "Due to the pandemic, there

state of job security in the apparel employment and food security in the garment sector," he said in a press release.

Due to the pandemic, there are reasons to be concerned about employment and

Researchers found that the median monthly working hours for women was around 43 hours.

The scenario started to change from May, when working hours started to increase. During June, July, and September, the median monthly work hours started to resemble the typical work hours

PHOTO:

STAR/FLE

per month, the press release said. Rubana Huq, president of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), said the rise in exports-which eventually led to an increase in working hours-observed in June-July is solely due to shipments of unexported orders from previous months.

However, she said there is uncertainty regarding the future in the context of a second wave coronavirus infections.

In other words, it is the situation in the future that will determine the employment situation in the garment sector, Huq said in the press release.

Kalpona Akter, executive director of the Bangladesh Centre for Workers' Solidarity, said many workers received delayed payments in March and April.

Besides, many factory owners did not provide full bonuses to their workers while many others faced layoffs.

And due to the layoffs, the workload on the remaining garment workers increased.

"Moreover, in case of a second wave of Covid-19 in the importing countries, the livelihood of the garment workers will be heavily impacted," Akter added.

READ MORE ON B3

# Banglalink's revenue returns to growth

### MD FAZLUR RAHMAN

Banglalink's revenue returned to positive territory in the third quarter of 2020 after tumbling in the second quarter, riding on strong growth in data use, said its parent company Veon in a new report.

third-largest carrier's The revenue grew 0.8 per cent to Tk 1,150 crore in the July-September quarter from Tk 1,144 crore in the same period a year ago.

With this, the mobile operator recovered from a sharp fall a quarter ago. It had logged in Tk 1,108 crore in revenue in the April-June quarter, down 4.7 per cent from the previous quarter and 4 per cent from a year earlier.

20.2 per cent vear-on-vear to Tk

showed



Q3 '19

Q4 '19

the past owing to the coronavirus challenges we faced at that time

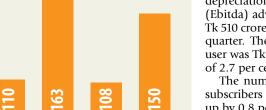
food security in the garment sector, experts think.

industry for the next few months

and what policies or programmes

would be needed to mitigate the

potential loss of employment.



Q3 ′20

"With economic activities resuming across the country, we are gradually trying to recover from the pandemic effects."

Earnings before interest, taxes, depreciation, and amortisation (Ebitda) advanced 8.4 per cent to Tk 510 crore in the July-September quarter. The average revenue per user was Tk 116 crore, an increase

The number of mobile phone subscribers for the operator went up by 0.8 per cent year-on-year to 3.28 crore in the quarter. Of them, 2.05 crore are internet users, up 5 per cent thanks to the continued efforts to attract new customers, successful targeting of voiceonly customers and network expansion, Veon said.

### **BANGLALINK IN Q3**

**20.2**pc increase in data revenue

**107.4**pc jump in 4G users

**53**pc 4G population coverage **2.7**pc rise in ARPU

continuously promoted the use of various digital channels, Aas said "Our efforts in this regard

resulted in a 33.4 per cent quarter-

on-quarter growth in the user

base of Banglalink's self-care app



Q1 ′20

per cent received support while almost 80 omy cent did not get any aid from the government amid the pandemic.

However, the youth demanded Tk 5,000 per month as unemployment benefit from the government.

At the programme, Shameem Haider Patwary, a lawmaker and member of the standing committee on the ministry of law, justice and parliamentary affairs, differed this demand. READ MORE ON B3

pandemic. Revenue totalled Tk 3,420 crore

in the three quarters this year, an As of September this year, the increase of 0.2 per cent year-onsegment brought in Tk 840 crore year, the quarterly report of Veon for Banglalink, up 23 per cent during the nine-month period a Mobile data revenue rose

Q1 '19

year ago "Banglalink's 280 crore in the third quarter as in the third quarter is quite people use more internet than in satisfactory given the operational

02'19

due to the pandemic, floods, rough weather etc," said Erik Aas, chief executive officer of Banglalink.

02,20

"Despite the hurdles, we registered an impressive 20.2 per performance cent year-on-year data revenue growth in the quarter supported by the enhanced 4G network."

Average users consumed 2.33 gigabytes of data in July-September, an increase of 52.7 per cent from a year ago, the report showed.

the

customers,

and the acquisition of 1.5 million As a part of its goal to make topcustomers of Banglalink's videoups, account management and streaming app 'Toffee' in nine other services more convenient months."

carrier

**READ MORE ON B2** 

# Daraz continues growth amid pandemic

### MAHMUDUL HASAN

On November 11 last year, online shopping platform Daraz sold Tk 8.5 crore-worth products within the first 45 minutes of a 24-hour shopping event stemming from a marketing idea on encouraging people to spend money on themselves.

However, the sales figure was dwarfed by its parent company, Alibaba Group, which reached \$1 billion for gross merchandise in the first one minute and eight seconds on the unofficial Singles Day, presumed to have been founded by Chinese students.

The figure has then ballooned to \$12 billion after the first hour of the shopping blitz.

As a part of the company's policy, Daraz does not disclose its sales figures, Syed Mostahidal Hoq, managing director of Daraz Bangladesh, told The Daily Star.

But once Alibaba's instruction comes, it will disclose the sales figure, he said.

Alibaba's 11.11 sales figures, which is said to have totalled \$38 billion last year, includes the sales of its subsidiaries, including Daraz.

In the upcoming Eleven Eleven shopping spree, Daraz is set to make more than half a million deliveries, making it the biggest online single-day shopping festival in Bangladesh.

"The orders in the Singles Day sales increased 10 to 12 times that of normal day deliveries. It's a big event for a country where only less than one per cent retail sales comes from e-commerce," said Hoq.

GLANCE Daraz says it now receives 50,000 orders per day.

Online shoppers in Bangladesh apparently wait eagerly for the event mainly for hefty discounts.

Daraz started the sales event in Bangladesh in 2018, when, in a surprise move, the Chinabased global e-commerce giant Alibaba, acquired Daraz Group's operations in Bangladesh, Pakistan, Nepal, Sri Lanka and Myanmar.

In Bangladesh, Daraz witnessed fourfold growth on 11.11 sales year-on-year in 2019. It anticipates similar trends in growth this year.



COLLECTED

An employee readies a product for delivery at the warehouse of Daraz Bangladesh, a subsidiary of e-commerce giant Alibaba, in the capital's Tejgaon recently.

- >> Alibaba acquired Daraz in 2018
- >> Daraz participated in **11.11** Singles' Day campaign of Chinese e-commerce giant that year
- Sales soared four times in the 2019 campaign
- Daraz's sales and delivery grow **100** per cent per year over the last four years
- >> It now delivers **50,000** orders to **64** districts per day, up from **25,000** last year
- >> Alibaba started **11.11** campaign in 2009
- It sold \$38 billion worth of merchandise on the day in 2019 **>>**
- In early June, Daraz announced to invest Tk **500** crore by 2021 in Bangladesh to set up logistics infrastructure and hubs

"As Bangladesh has over 10 crore internet platform to grow and expand," said Hoq. users, we have so far explored only just over 10 per cent of the market. So, there is an the last four years in terms of customer and enormous opportunity for the e-commerce order numbers as Alibaba counts these two

4

A

Daraz have grown 100 per cent annually in

# araz

for



parameters while measuring growth.

The e-commerce platform was hit hard for a few weeks since late March, when the country went into lockdown. It lost around 5,000 of its import-dependent merchants soon after travel bans were issued around the world in order to curb the spread of coronavirus.

But then in May, the company added more than 10,000 local retailers to its platform.

"As coronavirus has brought a big socio-economic impact around the world, Bangladesh is no exception," said Hoq.

"For lockdowns in March, the number of products on Daraz witnessed a steep fall, coming down to only 3 lakh from 1 crore as most of sellers were unable to source, supply and manufacture products for movement restrictions and the general shutdown," he said.

To combat the changing situation and support buyers and sellers, Daraz increased the number of packaging stations, drop-off and collection points it had.

However, it prioritised home deliveries with the reasoning that customers were reluctant to come out of their homes.

It also stated to undertake some initiatives to benefit sellers. Since May, the number of sellers on the platform started to rebound. Now, it has 33,000 sellers, up from 20,000 in 2019.

Daraz says it regarded the last quarter of a year -- October to December -- as the campaign quarter, starting it off with a 10.10 sales campaign in October resembling the 11.11 on November 11, one marking Black Friday on November 25 and concluding with a year-end sale.

It prepared for Singles Day from early May to the end of August.

As a part of the groundwork for the campaign, Daraz have evaluated customer experience and changes in purchasing habits for the pandemic-induced economic hardship so that it could come up with products and offers that best suits the consumers.

"Since decreased imports of electronic devices created a huge demand for laptops and other gadgets, Daraz is bringing in adequate supply of those products thanks to Alibaba's strong supply chain and Daraz's presence in other South Asian countries," he added.

"Now, we are prepared for the biggest online sales event in the country.

It will launch some exciting products for Eleven Eleven, including two handset models of a new brand and some handsets from Realme and Samsung.

"The pricing would be low so that the pandemic-hit businesses can survive on a great sales volume, helping its sellers to recover from losses incurred in the last couple of months," he added

During the daylong sale event on November 11, customers will be able to avail large discounts on some 10 million products on the platform.

There will be special attractions such as pre-sale discounts and a "Tk 11 Mystery Box", which is basically an undisclosed item one can purchase as a surprise for Tk 11.

Free delivery offers are also expected from sellers of specific brands and products.