



A stress free, digital lifestyle with NAGAD

Sharmin Sultana, a stay-at-home mother of three including a teenager, found herself frequently overwhelmed, having to look after the house while meeting the demands of her child. She was distressed with the constant juggling between essentials, causing her to suffer from bouts of anxiety and resentments.

This is when a friend suggested Sultana to open a Nagad account, which she claimed would make life stress-free, and Sultana never regrets a moment after that fateful rendezvous with her friend.

"It's as if I had the time to breathe again, because most of my duties were taken care of. No longer did I need to go to the bank to pay my children's tuition fees. It was all 'managed' by Nagad Wallet!

"Even our weekly groceries were directly delivered to my house thanks to Nagad's affiliation with numerous home delivery services; all I had to do was select everything online by the simple click of a button and that too, while running errands at home, the payments were also made via Nagad. My life had become so much easier. Even my children claim that I have become a better mum today after Nagad came into my life," revealed a beaming Sultana.

About Nagad

After beginning operations on 26 March 2019, Nagad, the fastest growing digital financial platform in Bangladesh, has been successful in progressing thousands of 'citizen lives' to the more efficient digital lifestyle.

Using Nagad's platform, users are able to meet their daily payment needs round the clock — for buying groceries from online and retail shops; paying bills for any e-shopping, depositing insurance premiums, to paying the internet's bills, utility bills, and much more.

To ensure these facilities, Nagad, the second largest digital financial service provider in the country, already partnered with more than 12 thousand merchants like Meena Bazar, Unimart, Pran-RFL, Walton Plaza, Transcom Electronics, Best Electronics, Bay Emporium, Wholesale Club by Jamuna Group, etc. All these corporate giants and FMCG moguls have online channels where Nagad is used as an essential disbursement partner.

Nagad has also set up affiliations with 500 online shopping platforms, all for the convenience of the avid shopper. The aforementioned mobile financial service provider is also quite popular in the F-Commerce industry of Bangladesh for its

seamless financial transaction services.

Unique Services

While all of the above may be quite routine for companies in a similar field, Nagad has kept itself distinctive with unique one-of-a-kind services that significantly benefit its clients.

The company has partnered with e-commerce delivery companies, whereby customers like Sultana can enjoy the cash-on delivery 'feel', as she uses the digital platform to settle payments. Paperfly Private Ltd., one of the leading online commerce delivery companies in the country, has partnered with Nagad to ensure online payments — only after delivery of the product. This condition had been incorporated to let Nagad customers experience the 'touch and feel' sentiment before actually making the purchase by paying the bills — so far, a unique service in

Bangladesh Post Office.

Mishuk also added, "To promote the digital business, we are also offering huge cash-back offers and other attractive facilities for both the buyer and the seller. To encourage digital purchase and uplift the overall digital culture of the nation, Nagad has recently adopted a tag line — Everything you need, will be done by Nagad."

How to avail services

Customer Onboarding is a very easy process with Nagad, as any interested person simply needs to dial *167# from their mobile phone to open an account. The rest of the process is easily explained after the initial connection is made.

Recent Achievements

Just before the Eid-ul-Azha in 2020, Nagad partnered with e-Commerce Association of Bangladesh (e-CAB) to run the country's first ever online Qurbani Haat, where Nagad had been the disbursement partner. And users were able to pay their bills via Nagad, the one and only mobile financial service provider to provide this unique arrangement. During COVID-19, the concept of online Qurbani Haat, became an instant hit, because Nagad users got scope to purchase their

sacrificial animal, hire a butcher and even ensure meat delivery right from their very own safe sanctuary.

In the early days of COVID-19 when everything was shut down, the Bangladesh Post Office made arrangements to bring fruits and vegetables from different parts of the country and deliver it to online retail outlets like Chaldal and MeenaClick. Nagad was the payment partner in this very initiative — significantly contributing to the growth of the 'digital purchase' culture in Bangladesh.

With already set unique initiatives in the market, helping us every moment in our lives and more coming in the way, Nagad is certainly fixed on making lives easier for the Bangladeshi people. Maybe life in the future isn't that bad after all!

By Mehrub Mudbi Chowdhury

NAGAD FUN FACTS

— Nagad is offering the lowest rate in the market, Tk 9.99 for every Tk 1000 cash-out (transaction).

— To help businesses run smoothly and reduce the cost of doing business during the lockdown period, Nagad made an arrangement to reduce rates to only Tk 6 for every Tk 1000 cash-out, so far, the lowest-ever rate offered.

— With Nagad, users can send money to inmates in prison via the prison authority.

— Nagad has been the only mobile financial carrier in the market to offer digital payment for COVID-19 tests. Around 2.5 lakh COVID test payments were completed in 2020 via Nagad.

— During the lockdown period around 200 garments manufacturing companies paid their employees' salaries via Nagad.

— 11 social welfare organisations are collecting donations at the moment via the Nagad platform, including Bidyaniketon.

— Nagad helps users to pay tuition fees for 24 registered schools, 30 colleges and 18 universities and currently in line to increase the list.

— Internet bills for certain companies can be made online via Nagad: Link3 Technologies, Amber IT, Carnival, KS Network, Triangle.

— All kinds of gas and electricity bills can be paid online via Nagad.

— Travel payments: Bangladesh Railway and few other long route travel partners are under the process of discussion. Several travel agencies already use the Nagad platform to sell their tickets.

— Nagad is en-route to incorporating small businesses and street vendors into its business model.

— All kinds of government disbursement requirements, including safety net allowances are currently performed via Nagad services.

Photo Courtesy: NAGAD



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the country's online shopping arena.

COVID-19 and the future

Nagad witnessed a huge growth rate in the online shopping platform from April 2020 and onwards, while the country was still in a lockdown mode due to COVID-19.

In March, the transaction of Nagad in the online shopping territory was only a few crores, whereas it jumped to more than hundred crores between April and May. The growth in the number of transactions is still being maintained even as the lockdown is lifted.

"Our focus is to ensure a convenient digital life for the people of Bangladesh and hence, we are working hard on digitising the payment issues as it is one of the major components of the process," said Tanvir A Mishuk, Managing Director of Nagad, a state owned mobile financial service carrier, offering amenities in partnership with the

Aarong Dairy all the time

Aarong Dairy, a social enterprise of BRAC, not only offers a wide range of quality dairy products, but also contributes to social work and in elevating the living standard of farmers. With benevolent and humanitarian interests at heart, the primary business goal of the BRAC enterprise is to create social impact. The Aarong Dairy e-commerce platform is no different.



disappointments. Be it damage to the product's details like the product name or expiration date or batch number, these issues are handled with great importance.

Aarong Dairy holds social work and impact at its heart. Ingredients being sourced from various local sources, the organisation makes sure to give the right price for the farmers while providing veterinary service and providing training to the farmers as well. Furthermore, female farmers are always encouraged to keep moving forward and developing their skills.

Aarong Dairy presents a wide range of dairy products for fulfilling daily nutrition requirements and personal preferences while safeguarding product and service quality, time efficiency and maintaining all safety protocols through their website. With its philanthropic ambitions and goals, Aarong Dairy is the perfect e-commerce platform to care for one's own body and health and simultaneously, creating an impact on the community.

Aarong Dairy website: <https://shop.aarongdairy.net>

By Puja Sarkar
Photo Courtesy: Aarong Dairy



In March 2020, when the COVID-19 lockdown kept everyone indoors, the e-commerce platform was launched to ensure the availability of dairy products through safer measures. Keeping daily nutrition and the needs of the people in mind, the platform was created to give customers a smoother experience of shopping with Aarong Dairy.

Other than the timeless liquid milk, products starting from full cream powdered milk, ghee, butter, cheese, paneer, yoghurt, pasteurised flavoured drinks to low-fat dairy products and sweets like 'gulab jamun', the range of products offered is always expanding. The main ingredient, milk, is extracted from the direct source — dairy farmers. Not only does this ensure the purest ingredients going into their products, but also promises no impurities coming in contact with the ingredients.

One might wonder why to opt for shopping through the e-commerce platform as opposed to going to the physical stores which keep Aarong Dairy products. In physical stores, the freshness of products might be questionable, especially when it comes to packaged dairy goods. This tasteful freshness is guaranteed through the virtual platform as products are safely stored in temperature-controlled storages. Until the last moment of being delivered to one's doorstep, the products

are packed in thermal bags for delivery, making sure to retain all of its flavour. Added to that, the website makes it easier for one to scroll through the categories of products including low fat dairy items to find what is required easily and efficiently.

Aarong Dairy has adapted to today's situation with their e-commerce platform. Offers, bundles and discounts are given to incentivise customers to shop online. Furthermore, free delivery for anyone shopping for more than Tk 300!

The growing platform covers regions of Dhaka, Sylhet and Chattogram for home deliveries. Guaranteeing delivery within 48 hours, Aarong Dairy service providers

never cut down on proper hygiene, sanitisation and wearing masks to secure all safety measures. Payment is also made convenient with options of cash payment and contactless payment through debit and credit card, and mobile payment.

As a responsible and social organisation, Aarong Dairy cuts no corners in providing the best and in giving back to the community. Even then, with all measures taken, some elements remain out of their hands when it comes to regulating the products in stores. Through the e-commerce platform, Aarong Dairy is not only open to, but highly appreciates and motivates that customers report any

