

The Daily Star

Special Supplement

June 23, 2000



MESSAGE

Delta Insurance Company Ltd., International Finance Corporation (IFC: an affiliate of the World Bank), and Housing Development Finance Corporation (HDFC) of India.

Since the commencement of our operation, we have registered commendable growth in performance by sanctioning more than Tk. 115 crore of housing loans to more than 1200 individual clients. DBH provides housing loans for purchase of flats, construction of house, extension and improvement of existing house and also purchase of housing plots from approved agencies. As a professional venture, it is our earnest endeavour to provide fast and efficient service to our clients and we are gratified that this has earned appreciation in the market. As the pioneer in the private housing finance sector of the country, we are working with the commitment of easing the severe housing problem in urban areas and at the same time, are striving to reach the benefits of fast and easy housing finance, to the middle and lower middle-class section of society. This encourages us to work closely with the real estate developers in the growth of their business through initiating more and more affordable housing projects.

Keeping this priority into perspective, we are organising the first ever DBH Property Fair

MESSAGE

5 per cent of the requirement of funds and the balance comes from own sources such as savings, disposal of assets, assistance from relatives and borrowing from informal sources.

It is against this background that Delta Brac Housing Corporation Ltd (DBH), a pioneer private sector housing finance company, was started three years back to provide long term housing finance to the needy people especially the middle and lower middle class. DBH is promoted and sponsored by Delta Life and Green Delta Insurance and BRAC, the largest NGO in the world. The primary objective and main business of DBH is to give housing loan to individuals on long term basis upto 15 years to enable purchase of flats or to construct houses. This will result in increased home ownership. Builders and Developers will be encouraged to build smaller flats only if they are confident about sufficient demand. Demand depends on the purchasing power of the potential buyers. DBH seeks to increase the purchasing power by providing finance to the buyers.

DBH sanctions loans in a short time and on easy terms. We ensure that the middle class populace can avail housing loans, on the basis of their capability, without facing any kind of problem or inconvenience. Even though initially we started our business within Dhaka, gradually the scope has widened to include Chittagong, Narayanganj and other municipalities adjacent to Dhaka. DBH's operation principle is guided by two prime words — Customer Service that is, the assurance to provide quality service to its customers. The Company considers friendly relationship with customers, quick and transparent service and flexibility in operation as the factors that should direct customer service. Everyone attached to this organisation abides by this motto. It is the aim of this Company to provide personalised service with care, taking into consideration customers' demand. A team of

2000 in Dhaka, where the real estate developers would get the unique opportunity of promoting their various ongoing projects to potential customer awareness and confidence in their performance and future plans.

The DBH Property Fair will hopefully evolve as a common platform for mutually beneficial interaction between the developers and the large pool of potential clients. As such DBH wishes to hold this flagship event every year to bring about sustained benefit to all concerned in the Housing Sector.

I take this opportunity to thank Berger Paints (Bangladesh) and Scan Cement (Bangladesh) Ltd. for their valuable contribution to the DBH Property Fair-2000 as co-sponsors. I do hope that they will choose to be with us in our future initiatives as well. I should like to extend my heartfelt felicitation for the developers, who are so enthusiastically participating in this event. My appreciation goes for the DBH team and the concerned agencies, who have been working so hard and so well to make this event a success.

Faruq A. Choudhury
Chairman
Delta Brac Housing
Finance Corporation Ltd.

skilled and experienced professionals are involved in the management of DBH.

In the context of inadequacy of land, high price, insufficiency of dwelling facility, lack of housing finance and population-boom, DBH is placing more importance on relatively low-cost apartments. We are encouraging developers to construct more apartments of smaller size. The middle class people do not have enough savings of their own to purchase a flat. DBH is ensuring that the middle class group of people can solve their housing problem by obtaining a loan. In this regard DBH is also playing a vital role to ensure the supply of small and affordable flats.

DBH Property Fair 2000, is another innovative step for creating awareness of the supply of housing available from quality developers in the market and will provide a common platform for positive interaction between buyers and sellers of property in Dhaka Metropolis.

Q M Sharif Ala
Managing Director
Delta Brac Housing
Finance Corporation Ltd

Today Bangladesh stands on the juncture of economic emancipation. The stage is set for rapid growth and development in every sector of the economy.

The Real Estate sector is also experiencing significant changes. 'Professionalism' is the key word for success now-a-days and in the years to come only those companies which have a total commitment to this sector will thrive. We at BTI are determined to play a leading role in the development of the Real Estate sector in the twenty-first century.

Over the past fifteen years we have worked towards building a strong foundation and establishing a professional corporate identity for our company. Today, in the field of Real Estate Development, BTI is a recognised leader; respected for its achievements, professional ethics and innovative concepts.

Our corporate philosophy is however based on a very simple principle — "Give the customer

value for his money".

To this end, we are constantly working towards upgrading and improving every aspect of our activity. Be it the quality of our architectural designs or our after-sales service, the emphasis is to keep on improving. It is because of this unrelenting quest for excellence that we have earned the goodwill of so many of our customers.

Today BTI is poised for a new phase of dynamic growth. Our human resource is well trained and motivated; our financial fundamentals are strong and we have an excellent goodwill in the market. Our vision is to constantly set challenging goals for ourselves. We will continue to expand and diversify and be an example of progressive company playing a dynamic role in the economic development of Bangladesh.

BTI is —

• a company with 15 years of experience

Hassan and Associates Limited (HAL)

"Kulsum" (2nd Fl), 40-41, Siddheswari Circular Road, Dhaka 1217
Phone: 8319557, 418796, 407075, 9335869
Fax: 880-2-9346598
E-mail: halknl@bdonline.com

Company Profile in Short

HAL started its endeavour as a Real Estate Developer at the end of 1990 with Engr. Mahamudul Hassan leading a group of professionals who serve with commitment. HAL is filled with optimism and promises of rosy tomorrow with its fleet of highly qualified professional engineers, architects, efficient technical personnel of high capability to meet the challenges of the 21st century who gathered their experience from a stormy past. HAL at the same time is aiming at most efficient space utilisation, elegant aesthetic feature and ensuring highly confident quality of work. HAL's effort has resulted in the successful completion of nine prestigious projects namely LALMATIA LOTUS, HAL MARS.

HAL has grossly constructed 155 numbers of apartments covering 951 sft to duplex of 2690 sft. Lately it has taken up project for low income group. HAL's aim is always to provide its clients with competitive pricing, quality materials and workmanship and completion of project on schedule as well as post completion attention to ensure complete satisfaction.

• a company which has undertaken over 40 projects
• a company which has completed more than 600 apartments
• a company with a strong after-sales-service and a full-fledged maintenance department

• a company with a professional corporate management structure with 150 people
• a company which has completed 80% of all projects undertaken in time or ahead of schedule

• a company with strong financial base with no loan deficit
• a company which contributes to the government exchequer through the correct and timely payment of VAT and other taxes.

VISIT US
at the **DBH**
Property Fair 2000

From

22nd June to 24th June

Venue: Winter Garden

Sheraton Hotel



Special prices and discounts

building technology & ideas ltd.

Celebration Point, Road No- 113/A, Plot no- 3 & 5, Gulshan, Dhaka-1212
Phone: 8821477, 8825349, 8813137, 8812684, 018232240, 018232241
Fax: 880-2-8812672, email: btib@citechco.net Website: www.btid.com

HAL Offers you a Package



HAL MARS
B + 9
Storied
Building

Each Floor 2500 sft.
66 Outer Circular Road

Moghazar

Ready Apartment

Special Discount at the DBH Property Fair —
Tk 1 to 15 lakh per booking!

Banani Bonalika
1250 Sft, 3 Bed (1st Floor)
House # 4, Road # 2
Banani

Uttara U-Calyptus
1920 Sft, 3 Bed (Ground Floor)
With Garden
House # 15, Road # 17
Sector # 7, Uttara

On Going Apartment

Uttara Utpal
1350 Sft, 3 Bed
House # 14, Road # 26
Sector # 7, Uttara



Chandra Mallika
1240-1400 Sft,
3 Bed Apartment
19 Chamelibag, Dhaka-1217
e-mail: halknl@bdonline.com

Let us finance the home of your dreams

Our home mortgage loans can help you



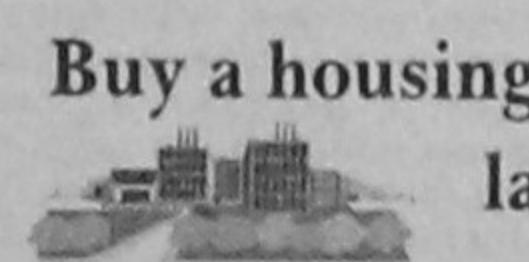
Build your own home



**Renovate or extend
your existing home**

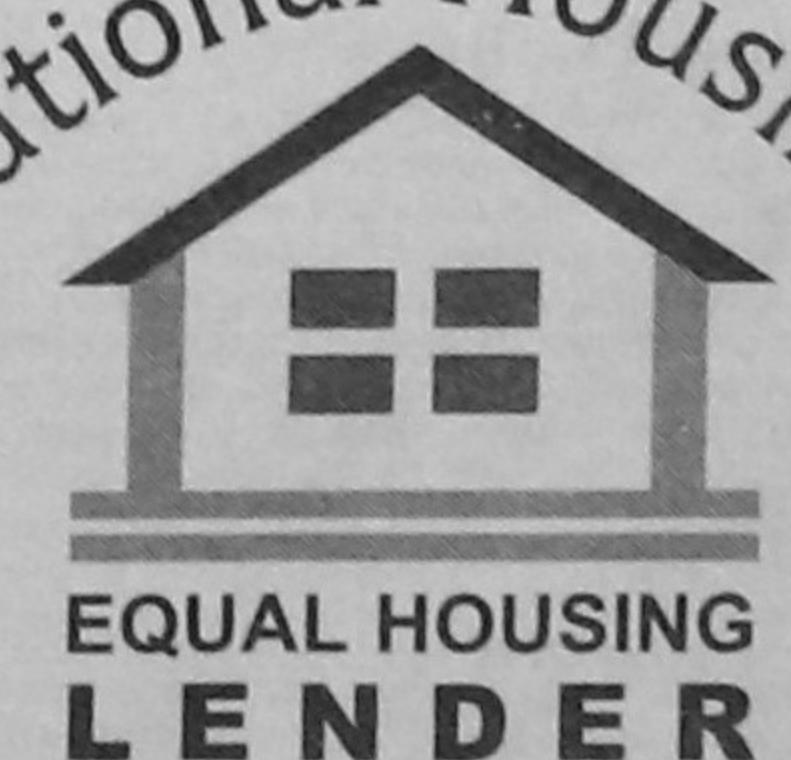


**Purchase a home
or an apartment**



**Buy a housing plot in approved
land developments**

National Housing



**EQUAL HOUSING
LENDER**

National Housing Finance And Investments Limited

Chamber Building (6th Floor), 122-124 Motijheel, Dhaka-1000 Tel : 955 9311-2, 955 3387, 955 3254 Mobile : 017 682832, 017 682833 Fax : 880-2-9568987 E-mail : housing@bdonline.com