

# Flawed harvest takes toll on food security

## Analysts say at workshop

STAR BUSINESS REPORT

Improper harvests, processing and storage lead to a loss of nearly an estimated 15 percent of grains produced, analysts said yesterday.

For fruits and vegetables, post-harvest losses range between 20-25 percent while losses for highly perishable fruits and vegetables may be as high as 40 percent, they said.

The speakers stressed the need for investment in the post-harvest chain to reduce the extent of losses.

"Post-harvest management in Bangladesh, like in most developing countries in the region, is far from satisfactory," said Ahmed Hossain Khan, additional secretary of the food and disaster management ministry, at a workshop.

Centre on Integrated Rural Development for Asia and Pacific (CIRDAP) organised the programme at its head office in Dhaka, focusing on the importance of reducing post-harvest crop losses.

"Post harvest management is pivotal in an agricultural country such as Bangladesh," he said.

Khan said the agricultural sector has been given considerable importance in Bangladesh, but little importance has been attached to the post-production sector.

The issue of minimising crop losses in post-harvest periods receives more attention as recurrent natural calamities due to climate change and other factors threaten food security for the growing population, at a time when cultivable land is declining.

"It is forecasted that the combined effects of population growth, strong income growth and urbanisation are expected to double demand for food," said Dr Durga P Paudyal, director general of CIRDAP.

"It will be difficult to make our agricultural sector more productive, but it will be easier if there are efforts to reduce crop losses and increase crop production to meet demand for food."

Dr SM Mahfuzur Rahman, principal agricultural engineer of Bangladesh Rice Research Institute (BRRI), said traditional practices are followed in Bangladesh to process and store rice.

"Policy and technological intervention to combat post harvest losses will make a significant contribution to food security," he said, stressing the need to disperse technologies to farmers to harvest, thresh, clean, dry, store and mill produce.

With technologies like the self-propelled and power hand reapers, farmers will be able to save around 8.43 lakh tonnes of paddy.

"It was also reported that by adopting reaper machines in harvesting, rice farmers could save Tk 326.2 crore from 7.91 million hectares," Rahman added.

Dr Md Shahjahan, national consultant of Horticulture and Agro-processed Foods Sector of Bangladesh Quality Support Programme (BQSP), emphasised the need to establish agro-processing industries in major crop, fruit and vegetable production areas to reduce post harvest losses.

"It will generate income for the neighbouring people and at the same time, increase export earnings from the processed products."

## DBH's dividend payout rises 38pc

STAR BUSINESS DESK

The dividend payout of Delta Brac Housing Finance Corporation Ltd (DBH) has increased by 38 percent compared to last year, said a statement.

The company yesterday declared 15 percent stock dividends -- three bonus shares against every 20 ordinary shares -- and 17 percent cash dividend for fiscal 2008-09.

General shareholders at the company's 13th annual general meeting at Bangabandhu International Conference Centre in Dhaka yesterday approved the announcement.

DBH Chairman Faruq A Choudhury, who presided over the meeting, presented the directors' report, the auditors' report and the audited financial statements for 2008-09.

Earnings per share have increased to Tk 64 in 2008-09 against Tk 47 last year, showing 36 percent growth, DBH said in a statement yesterday.

The company's funds have increased by 38 percent to Tk 23,800 million and the quality assets continue to be strong with non-performing loans remaining below 0.50 percent.

According to the statement, DBH's loan book experienced a 35 percent rise to Tk 13,241 million from Tk 9,791 million in the previous year.



Faruq A Choudhury, chairman of Delta Brac Housing Finance Corporation Ltd (DBH), presides over the 13th annual general meeting of the company at Bangabandhu International Conference Centre in Dhaka yesterday. Mohammad Aminul Alam, Muhammad A (Rumeen) Ali, Dr Syed Mukarram Ali, Nasir A Choudhury, Dr Kabir Hussain Choudhury, Nurul Huda, Muhammad Syedul Islam, Pradip Kumar Mukherjee, directors of the company, and QM Shariful Ala, managing director, were present.

## Govt urged to support CSR activities

STAR BUSINESS REPORT

The government should support activities under corporate social responsibility (CSR) to build a positive image of Bangladesh in the global market and help alleviate poverty in the country, speakers said at a seminar yesterday.

CSR activities of companies can help the country become more competitive in the world market, as no one is ready to buy products made under hazardous environment, they said.

In Bangladesh CSR is relatively a new idea and hardly incorporated in many segments of industry. But from the perspective of international buyers, the idea is becoming more crucial, considering environment and other issues.

CSR includes proper working conditions for the

employees, strong human resource policy, ensuring product and service quality, sustainability, accountability, transparency, combating corruption, protecting human rights and environment, and abolishing child labour.

"CSR is very sensitive in sustainable economic growth," said Anisul Islam Mahmud, chairman of the parliamentary standing committee on expatriates' welfare ministry. He said the government is trying to bring CSR under a regular practice.

There have been CSR practices in multinational and local private companies. But the public sector should be more active, he said while speaking as chief guest at the seminar on 'CSR and Economic Growth through Sustainable Approaches' at Sonargaon

hotel in Dhaka.

Danish embassy, Save the Children Sweden-Denmark and CSR Centre organised the discussion.

Many companies apparently carry a common misconception that CSR involvement has a negative impact on their bottom line.

"This might be true initially in some instances. I am convinced that in the medium and long term, the outcome of a well-prepared CSR strategy will however always be positive," said Jan Moller Hansen, deputy head of mission of the embassy in Dhaka.

He said a good CSR policy will attract more international buyers.

"As I see it, compliance with existing regulation is one of the main challenges in Bangladesh at the moment," Hansen said, adding that the laws on

human and workers' rights and environmental standards are to some extent and in many cases 'very fine'.

"If anyone practises CSR, it brings benefits," said Rokia Afzal Rahman, president of Bangladesh Employers' Federation.

She said the government should give tax benefits to them who practise CSR.

Rokia Afzal also said: "CSR is a tool to fight against poverty."

Farooq Sobhan, chairman of CSR Centre Trust, said CSR is important for the country's reputation. "The government should be proactive to introduce the practice at all levels," he said.

Niels Bentzen Peterson, country representative of Save the Children Sweden-Denmark, and Arne Haug, deputy head of mission of Norwegian embassy, were also present at the seminar.



Models display the PORTÉGÉ T110 and T130, the latest notebooks from Toshiba Singapore Pte Ltd, at a launching programme in Dhaka recently. The new PORTÉGÉ laptops come with a power-efficient, mercury-free led backlit display and RoHS compatibility.

## Nokia E72 hits stores

STAR BUSINESS DESK

Nokia has started selling its latest full QWERTY smartphone, Nokia E72, in Bangladesh, the company said in a recent statement.

It has a price tag of Tk 31,500.

Nokia E72, tailor-made for business and personal messaging, brings a rich mobile email and instant messaging experience right out of the box, it said in a statement.

"Despite the outstanding market performance of Nokia E71, we still continually look for ways to enhance the device," said Ilari Nurmi, vice president for Nokia, one of the world's top handset makers.

The handset accommodates multiple work and personal email accounts and, with separate profiles for work and play, allowing people to be flexible when it comes to choosing how, when, where and who to respond to.

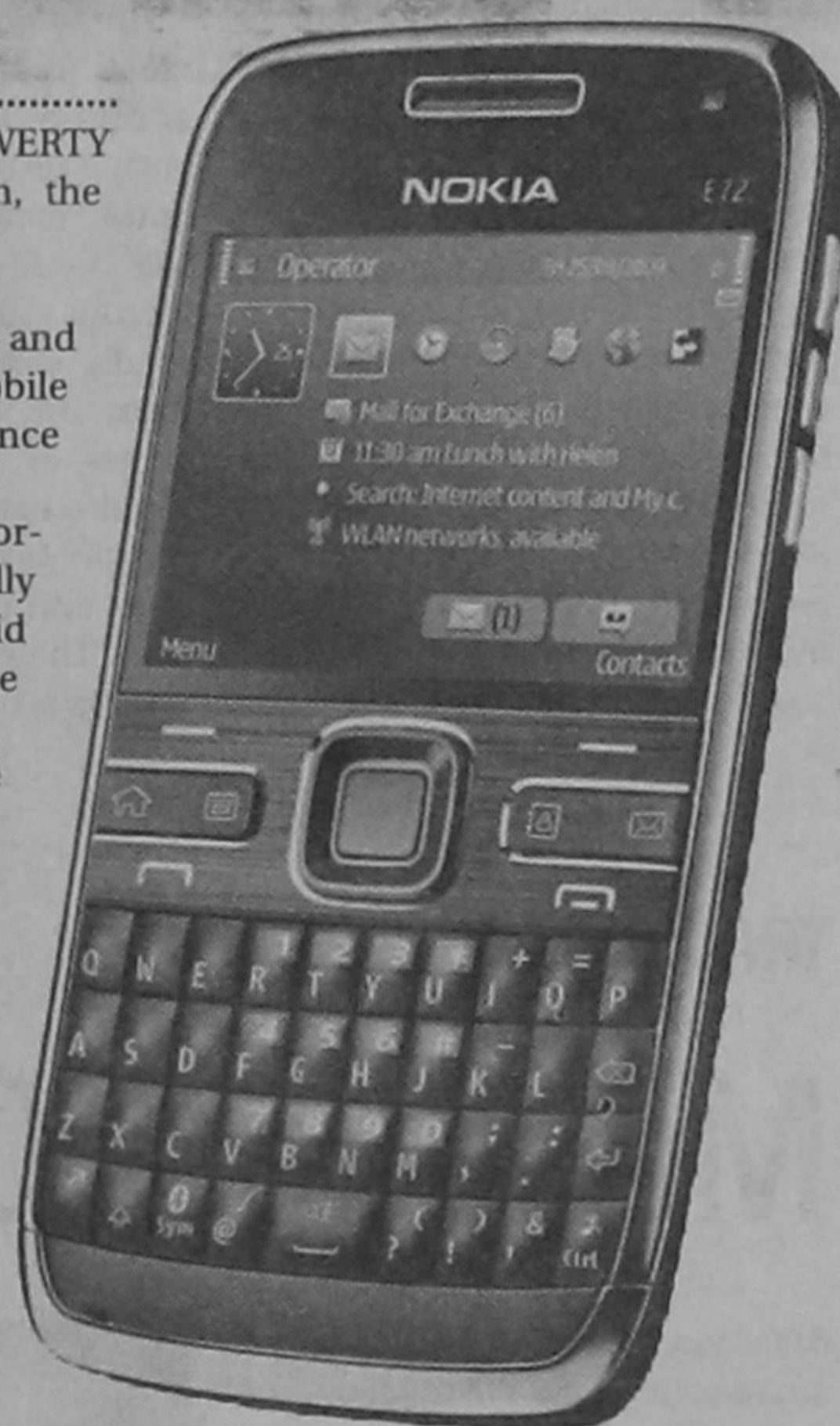
The handset included the desktop like email experience and gave it a new optical navigation key for more intuitive scrolling through menus, emails and fast panning of images. The camera has been upgraded to 5 megapixels.

"The research shows that people are spending an average of five full days per year -- equivalent to a full work week -- responding to emails. Half of us (46 percent) choose email over voice or text to send and receive important information," Ukko Lappalainen, vice president for Nokia.

"The Nokia E72 was designed exactly with this kind of person in mind it allows the owner to be more responsive and communicate how they want, whenever they want and wherever they are."

Accessing popular accounts such as Yahoo! Mail, Gmail, Windows Live Hotmail, Ovi Mail and thousands of other email service providers has been made simple through improved on-device email setup, with the same easy to use UI integrating all of the owner's corporate email accounts as well.

The office capabilities have been updated with a new version of Quickoffice, which delivers Microsoft Office 2007 compatibility as well as free version upgrades when new features become available.



### Engineering Office

Shahjalal University of Science & Technology, Sylhet

## Invitation for Tender (OTM)

Sealed tenders are hereby invited as per PPA-2006 & PPR-2008 for the undermentioned work as per terms and conditions stated below:

1. Ministry/Division	Ministry of Education.
2. Agency	Shahjalal University of Science & Technology (SUST), Sylhet.
3. Procuring entity name & district	Shahjalal University Authority, Sylhet.
4. Invitation for	Reconstruction of Damaged Wing of 1st Block of Academic Building-1 (up to 1st Floor).
5. Invitation Reference No. & date	Eng/125/09/38/09-10, Dated-19/11/2009.
6. Procurement method	Open tendering method (OTM-PW-3).
7. Budget and source of funds	Development Fund (GOB).
8. Tender publication date	Within 07 (seven) days.
9. Tender last selling date & time	Date 20/12/09, Time: During banking hour.
10. Tender receive date & time	Date 22/12/09, Time: 12.00 noon.
11. Tender opening date & time	Date 22/12/09, Time: 12.30 pm.
12. Name and address of the office(s) selling tender document	a) Sonali Bank Ltd, SUST Branch, Sylhet. b) Pubali Bank Ltd., Karwan Bazar Branch, Dhaka.
13. Name and address of the office(s) receiving & opening tender document	a) Office of the University Engineer, SUST, Sylhet. b) Office of the Treasurer, SUST, Sylhet.
17. Eligibility of tenderer:	Tenderer must meet the following qualifying and other eligibility criteria stated in the tender documents (attested copies of required papers to be enclosed with the tender as documentary evidence): (a) General experience not less than 10 (ten) years. (b) Minimum 01(one) no similar work (RCC frame structure building with RCC cast-in-situ pile foundation) experience of value not less than Tk. 400.00 (four hundred) lacs within last 05 (five) years in a single work order. (Both work order and completion certificate from an officer not below the rank of Executive Engineer to be attached). (c) List of works in hand with photocopy of the work order of the works to be enclosed. (d) Liquid assets/credit facility or cash flow not less than Tk. 90.00 (ninety) lacs to be submitted supported by bank document. (e) Average annual turnover (Calculation of construction turnover should be shown clearly) of not less than Tk. 400.00 (four hundred) lacs over the last 05(five) years. (f) Current year trade license. (g) VAT registration certificate and up-to-date Income Tax clearance certificate. (h) All others as stated in the tender documents. (i) Tender capacity should be equal to the quoted amount of the tenderer. (j) Original money receipt of schedule purchased from bank to be attached (otherwise tender will not be accepted). The tenders with a consistent history of litigation or a number of arbitration awards against it and or black listed tenderers by this university or any other department/organization shall not be eligible to tender.
18. Brief description of works and related services	Reconstruction of Damaged Wing of 1st Block of Academic Building-1 (up to 1st Floor) including sanitary, water supply, electrical works after dismantling removing & taking away the existing damaged wing of the building undertaking some precautionary measures to protect the adjacent wing.
19. Price of tender document	Tk. 3000.00 (three thousand) only on cash payment (non-refundable) from mentioned bank in serial No-12 by submitted an application to the Manager of the bank in a letterhead pad showing the original trade licence/VAT registration certificate.
20. Amount of tender security	Tk. 13.00 (thirteen) lacs only in the form of BD/PO/Bank Guarantee from any schedule bank of Bangladesh in favour of "Shahjalal University, SUST, Sylhet."
21. Completion time	20 (twenty) months from the date of agreement.
22. Name, designation & address of official inviting tender	Al-Nasir Khaled, University Engineer, Engineering Office, SUST, Sylhet.
23. Contact details of official inviting tender	Phone No-0821-713491, 717850/714479 Ext. 216 Fax No-0821-715257.
24. Special instructions:	(a) The tenderer should submit the tender document in sealed condition, writing the name of work on the envelope. (b) The tenderer is to submit a declaration that he is and was not involved with the tender preparation. (c) This tender notice is brief and the details of the tender can be seen/informed from the office of the undersigned during office hours. (d) Tender's not received within the stipulated date and time will be directly rejected. Due to unavoidable circumstances, if the tender can't be received and opened in the schedule date and time, the same will be received and opened on the next working day respectively at the same time at abovementioned office(s). (e) Any corrigendum (if any) will also be a part of the tender and it will be binding upon the bidders/tenderers. (f) The procuring entity reserves the right to accept or reject any or all tenders without assigning any reason whatsoever. (g) The work may be increased or decreased.

GD-5295 Al-Nasir Khaled University Engineer



Managing Director of Prime Bank Ltd M Ehsanul Haque speaks at a press conference in Dhaka on Sunday after the bank won the Safa award for the best presented accounts in 2008. Deputy managing directors of the bank Md Mehmood Husain and M Reazul Karim, and Head of Human Resources and Marketing Division Md Tabarak Hossain Bhuiyan are also seen.

### Fine Foods Limited

House-12, Road-2, Nobodoy Housing Society, Mohammadpur, Dhaka-1207

## Notice of the 15th Annual General Meeting

Notice is hereby given to all shareholder(s) of the Company that its 15th Annual General Meeting will be held in the White House Hotel, 155, Shantinagar, Dhaka-1217, Bangladesh on the 14th December, 2009, Monday at 11.00 AM to transact the following agenda:

- To receive, consider and adopt the Audited Accounts as of 30th June, 2009 together with report of the Auditor's and the Director's thereon.
- To elect Director's in place of retiring ones.
- To declare Dividend for the year ended June 30, 2009.
- To appoint Auditors and to fix their remuneration.

By Order of the Board  
Sd/-  
(Md Sohel Hossain)  
Company Secretary

Dated: November 23, 2009

**Notes:**

- The Share register of the company will remain closed from November 30, 2009 to December 14, 2009 (both days inclusive). During the period no share transfer will be affected.
- A member entitled to attend and vote at the Annual General Meeting may appoint a proxy to attend and vote on his/her behalf. The proxy form duly stamped with revenue stamp of Tk 10.00 (Ten) only, must be deposited at the head office of the company not later than 48 hours before the fixed for the meeting.
- Members are requested to notify change of address, if any, to the company.
- Admission to the meeting room will be strictly on production of the attendance slip.

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### মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল

### দরপত্র বিজ্ঞপ্তি

০১	মহাপাঠ/বিভাগ	শিক্ষা মহাপাঠ।
০২	একোশি	মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল।
০৩	প্রকিউরিং এনটিটির নাম	মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল।
০৪	প্রকিউরিং এনটিটির কোড	প্রযোজ্য নয়।
০৫	প্রকিউরিং এনটিটির কোলা	বরিশাল।
০৬	দরপত্র উল্লেখিত কাজের বিবরণ	মুদ্রণ ও সরবরাহ।
০৭	দরপত্র আবেদনের নম্বর নং	বরিশাল/প্রশ/২০০৯/৩৫(৫)/৫০০,৫০০১
০৮	তারিখ	১৮/১১/২০০৯
০৯	দরপত্র পদ্ধতি	উন্মুক্ত দরপত্র পদ্ধতি।
১০	বাজেট ও অর্ডার উৎস	মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল এর নিজস্ব তহবিল।
১১	প্রজেক্ট কোড	প্রযোজ্য নয়।
১২	প্রজেক্টের নাম	প্রযোজ্য নয়।
১৩	লট সংখ্যা	০০/কিউ।
১৪	দরপত্র সিডিউল বিক্রেতার শেষ তারিখ ও সময়	০০/১২/২০০৯ বিকাল ৫টা।
১৫	দরপত্র দাখিলের শেষ তারিখ ও সময়	০৬/১২/২০০৯ দুপুর ১টা।
১৬	দরপত্র খোলার তারিখ ও সময়	০৬/১২/২০০৯ তারিখ দুপুর ৩:০০টা। দরপত্রদাতাদের উপস্থিতিতে (যদি কেউ উপস্থিত থাকেন)।
১৭	ক) দরপত্র সিডিউল বিক্রেতার নাম খ) দরপত্র জমা দেয়ার স্থান গ) দরপত্র খোলার স্থান	সচিব, মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল। সচিব, মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল এর দপ্তর। সচিব, মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল এর দপ্তর।
১৮	দরপত্রদাতার যোগ্যতা	সিডিউলে বর্ণিত যোগ্যতা।
১৯	দরপত্র সিডিউলের মূল্য	প্রতিটি ১,০০০/- (এক হাজার) মাত্র।
২০	লটের বিবরণ	ডোহর সিকিউরিটি কার্ড সম্পাদনের সময়কাল
ক) লট নং-০১	প্রশেপত্র ও রেজিস্ট্রেশন কর্মসূচি এবং সরবরাহ	১৭,০০০/- ১৫ দিন
খ) লট নং-০২	সাদা কম্পিউটার পেশার, প্রিন্টার পেশার	৭,৫০০/- ১৫ দিন
গ) লট নং-০৩	টালি লাইন প্রিন্টার রিবন (মডেল-৬২১৮) ও টালি সেলার প্রিন্টার টোনার (মডেল-9050N 230V-EU)	৫,০০০/- ১৫ দিন
২১	দরপত্র আবেদনকারীর নাম	মোঃ আবদুল মোতালেব হাওলাদার।
২২	পদবি	সচিব
২৩	অফিসের ঠিকানা	মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল।
২৪	ফোন নম্বর	০৪৩১-৬৪৪১৭
২৫	কর্তৃপক্ষ কোন প্রকার দরপত্র বাতিল করার অধিকার সংরক্ষণ করে।	

মোঃ আবদুল মোতালেব হাওলাদার  
সচিব  
মাধ্যমিক ও উচ্চ মাধ্যমিক শিক্ষা বোর্ড, বরিশাল  
ফোন: ০৪৩১-৬৪৪১৭

জিডি-৫০৫২