

# Lives of danger, poverty on Philippines' typhoon coast

AFP, Taft, Philippines

Life is a constant throw of the dice for farmer Nilo Dilao and other residents of the Philippine island of Samar, the ground zero for many of East Asia's deadliest storms.

Homes, boats, crops, livestock and jobs are all on the line each time the monster winds roar in from the Pacific Ocean, leaving survivors to mourn their dead and pick up the broken pieces, year in and year out.

"Life is a struggle here," Dilao, 43, told AFP a few days after Typhoon Hagupit destroyed his shanty and killed more than 20 people this month.

He likened the plight of local people to those of stray chickens.

"We're scratching at the soil non-stop in hopes of finding a scrap to eat," he said. Hagupit came a year after Super Typhoon Haiyan, the strongest ever storm recorded on land, killed 7,350 people on Samar and neighbouring islands.

Samar, about half the size of Belgium, is often the first major Asian landmass hit by the more than 20 tropical storms or typhoons that are born in the Pacific Ocean each year.

With much of the mountainous island stripped by deforestation, most of its 1.8 million residents live on narrow, sea-level strips along the coast, at the mercy of the storms' ferocious winds and tsunami-like ocean surges.

Living in the town of Taft on Samar's east coast, the Dilao family



A boy cycles past coconut trees destroyed at the height of Typhoon Hagupit and a sign at a village in Taft town, Eastern Samar province, central Philippines on December 10.

survived both the storm surges of both Hagupit and Haiyan by fleeing to a nearby hill, waiting them out under a ragged tent made of bamboo frames and a tarpaulin sheet.

In nearby San Julian, small-scale farmer Benjie Baldenero was also struggling to cope with having lost his home in Haiyan when it happened again in Hagupit.

The 40-year-old spoke of pledging the next harvest as collateral so he could borrow money to rebuild his grass hut again and replace flooded rice seedlings.

"We have not even repaid last year's debts and here we are needing to take out more loans," Baldenero told AFP.

The vicious cycle ensures Samar

and the neighbouring island of Leyte are among the poorest regions of the Philippines, accounting for just 2.2 percent of national economic output.

"Bad weather plays a major role in shaping our economy because typhoons destroy practically everything in their path," Ben Evardone, a congressman and former governor of Eastern Samar province, told AFP.

Six in 10 people on Samar's east coast are poor, according to government data, fuelling a decades-old communist insurgency that has largely petered out across the rest of the Philippines.

Samar is one of only five regions of the country where New People's Army rebels are still active,

Philippine Army spokesman Colonel Noel Detoyato told AFP.

"They continue to attract followers due to the poverty," he said.

Typhoons and guerrillas also mean the island attracts few outside investors, Evardone said.

There are few jobs available except farming and fishing, which are among those most vulnerable to the extreme weather.

Those in the few other industries also suffer during the storms.

Jaime Caballa, 53, saw his restaurant in the university town of Can-avid ripped apart by Hagupit, then ransacked by looters.

With banks unwilling to lend without collateral and his modest savings gutted by Haiyan, the father-of-four now has to deal with loan sharks to finance repairs.

"The restaurant was shuttered for a week after Haiyan. This time, we'll likely be out of business for months," he told AFP.

The extreme weather leaves the island with coconuts, also the Philippines' principal export crop, as the main source of income.

Farmers also plant much less valuable sweet potatoes, cassava and taro to supplement their rice-based diet. But even coconuts are no match for the strongest winds.

Haiyan destroyed most of the island's coconut industry last year, felling more than 33 million trees across the central Philippines according to official estimates, while Hagupit took care of much of what was left.



Mohammad Obaidul Karim, chairman of Orion Infusion, attends the company's 31st annual general meeting at Officers' Club on Bailey Road in Dhaka on Thursday. Salman Obaidul Karim, managing director, was also present. Orion declared 15 percent cash dividend for the year ended on June 30, 2014.

# Apple 'failing to protect Chinese factory workers'

BBC NEWS

Poor treatment of workers in Chinese factories which make Apple products has been discovered by an undercover BBC Panorama investigation.

Filming on an iPhone 6 production line showed Apple's promises to protect workers were routinely broken. It found standards on workers' hours, ID cards, dormitories, work meetings and juvenile workers were being breached at the Pegatron factories.

Apple said it strongly disagreed with the programme's conclusions.

Exhausted workers were filmed falling asleep on their 12-hour shifts at the Pegatron factories on the outskirts of Shanghai.

One undercover reporter, working in a factory making parts for Apple computers, had to work 18 days in a row despite repeated requests for a day off.

Another reporter, whose longest shift was 16 hours, said: "Every time I got back to the dormitories, I wouldn't want to move. Even if I was hungry I wouldn't want to get up to eat. I just wanted to lie down and rest. I was unable to sleep at night because of the stress."

Apple declined to be interviewed for the programme, but said in a statement: "We are aware of no other company doing as much as Apple to ensure fair and safe working conditions. We work with suppliers to address shortfalls, and we see continuous and significant improvement, but we know our work is never done."

Apple said it was a very common practice for workers to nap during breaks, but it would investigate any evidence they were falling asleep while working.

It said it monitored the working hours of more than a million workers and that staff at Pegatron were averaging 55 hours a week.

The poor conditions in Chinese factories were highlighted in 2010 when 14 workers killed themselves at Apple's biggest supplier, Foxconn. Following the suicides, Apple published a set of standards spelling out how factory workers should be treated. It also moved some of its production work to Pegatron's factories on the outskirts of Shanghai.

But Panorama's undercover reporters found that these standards were routinely breached on the factory floor.

Overtime is supposed to be voluntary, but none of the reporters were offered any choice. In addition to the excessive hours, one reporter had to attend unpaid meetings before and after work. Another reporter was housed in a dormitory where 12 workers shared a cramped room.

Apple says the dormitory overcrowding has now been resolved and that it requires suppliers to retroactively pay workers if it finds they haven't been paid for work meetings.

Pegatron said it was carefully investigating Panorama's claims and would take all necessary action if any deficiencies were found at their facilities.

"Worker safety and well-being are our top priorities. We set very high standards, conduct rigorous training for managers and workers, and have external auditors regularly visiting our facilities to find areas for improvement," a statement said. Panorama also travelled further down Apple's supply chain to the Indonesian island of Bangka.

Apple says it is dedicated to the ethical sourcing of minerals, but the programme found evidence that tin from illegal mines could be entering its supply chain.

It found children digging tin ore out by hand in extremely dangerous conditions - miners can be buried alive when the walls of sand or mud collapse. Twelve-year-old Rianto was working with his dad at the bottom of a 70-foot cliff of sand. He said: "I worry about landslides. The earth slipping from up there to the bottom. It could happen."

Panorama tracked down a gang who collect tin from the area where Rianto was working. One of them said they sold tin to a smelter on Apple's list of suppliers.

Johan Murod, who runs one of the smelters on Apple's list, said 70% of the tin that is exported comes from the small-scale mines.

"At the smelter there's everything from both large and small scale mines. It's all mixed. There's no way to know what is legal and what is illegal."

Apple says it is a complex situation on Bangka with tens of thousands of miners selling tin through many middle men. "The simplest course of action would be for Apple to unilaterally refuse any tin from Indonesian mines. That would be easy for us to do and would certainly shield us from criticism."

# India tables 'biggest tax reform' since independence

AFP, New Delhi

India's government introduced legislation Friday billed as the biggest tax reform since independence, with analysts hailing it as a "game changer" that would cut the cost of doing business and boost economic growth.

The long-awaited goods-and-services tax (GST) would eliminate a slew of levies currently in place to create a single internal market.

One of various reforms undertaken by Prime Minister Narendra Modi's government, the GST would swell public coffers by broadening the tax base, economists say.

Finance Minister Arun Jaitley called the GST the "single biggest

tax reform since independence" of the country from Britain more than six decades ago.

"We will formally take it (the GST) up in the next session" which begins in February, Jaitley told parliament's upper house as the bill was introduced in the lower house.

"It is like creating internal trade liberalisation," Jaitley said.

The Bharatiya Janata Party (BJP), which won a crushing election mandate in May under leader Narendra Modi, aims to have the reform take effect from April 1, 2016.

Jaitley said his party had succeeded in getting India's 29 states to agree to the GST where the previous left-leaning Congress

government failed.

He described the indirect tax as a "win-win situation" for both levels of government.

Jaitley reassured India's states the government would give "a constitutional assurance" in terms of compensating them for any loss of revenue from the tax change.

The GST would end India's patchwork of taxes under which each state has used its powers under the constitution to tax different commodities at different rates, levelling the competitive playing field.

But creating a uniform tax structure is one of the most complicated reforms to achieve.

Enacting the GST requires a constitutional amendment involv-

ing consent of a majority of India's states -- some of which had objected to ceding their right to levy taxes -- as well as approval by a two-thirds majority in both houses.

While the BJP holds a commanding lead in the lower house, it is still in a minority in the upper house. Jaitley said he did not expect legislators to hold back the GST now that he had the states on board.

Modi had opposed the indirect tax during his dozen years in power as chief minister of western Gujarat state.

But mindful of the need to close India's budget deficit and bolster a struggling economy, Modi's national government has put its weight behind the plan.

# China cuts red-tape for foreign bank branch openings, RMB business

REUTERS, Shanghai

China has cut red-tape for foreign bank branch openings and entry into renminbi business, state media said on Saturday, the latest in a series of measures to liberalize the banking sector.

The cabinet revised existing rules on Saturday, abolishing the requirement for foreign-owned and joint-stock banks to inject 100 million yuan (\$16.08 million) or an equivalent in other currencies of working capital into a newly opened branch, the official Xinhua news agency reported. This should speed up the approval process, the news agency said.

The revisions also lower the threshold for foreign banks to enter the renminbi business. The cabinet has cut the number of years a bank has to be registered before it conducts renminbi business from three to one, and scrapped a two-year profitability requirement.

Banks now no longer have to first establish a China representative office before setting up other branches.

Under the new rules, branches of a foreign bank will not face obstacles to carrying out renminbi business if it already has one branch doing so.

The rules will take effect on Jan. 1.

Experts told the news agency the revisions put foreign banks on an equal footing with local lenders.

# Tata, Singapore Air venture Vistara to take off on Jan 9

REUTERS


Singapore Airlines Ltd's Indian joint venture with the Tata conglomerate, Vistara, will start flying from Jan. 9, the airlines said.

Based in New Delhi, the full service Vistara will begin operations with a fleet of new Airbus A320-200s with 148 seats, Tata SIA Airlines Ltd said in a statement late on Thursday.

Vistara will offer flights to Mumbai and Ahmedabad initially, it said.

The announcement comes in the middle of a particularly testing week for the airlines industry in India, with budget carrier Spicejet struggling for survival.

The Tata Group and Singapore Airlines announced the plan to launch Vistara on Sept. 19, adding a deep-pocketed player to a fast-growing but competitive Indian aviation sector where most operators lose money.



## অগ্রণী ব্যাংক লিমিটেড

খাতুনগঞ্জ শাখা, চট্টগ্রাম

অর্থস্বর্ণ আদালত আইন, ২০০৩ এর ১২ ধারা মোতাবেক

বন্ধকী সম্পত্তি বিক্রয়ের পুনঃদরপত্র বিজ্ঞপ্তি

অগ্রণী ব্যাংক লিমিটেড, খাতুনগঞ্জ শাখা, চট্টগ্রাম-এর ঋণ গ্রহীতা প্রতিষ্ঠান মেসার্স জমজম ট্রেডার্স-এর ঋণের বিপরীতে বন্ধকতাদা সর্বজনাব- মোঃ ইউনুছ সওদাগর, হাজী মোঃ আবদুস সত্তার, মোঃ শফিকুল আলম, সর্বপিতা- মরহুম অলি আহমদ সওদাগর, হাইদগাঁও, পটিয়া, চট্টগ্রাম এর নিম্ন তফসিলভুক্ত বর্ণিত সম্পত্তি দায়বদ্ধ আছে যাহাতে অগ্রণী ব্যাংককে সম্পত্তি বিক্রয়ের ক্ষমতা অর্পন করা আছে। উক্ত ঋণ গ্রহীতার নিকট বর্তমানে খেলাপী পাওনার পরিমাণ সুদাসলে- ১,৭৭,৬৭,২৭৫/- (এক কোটি সাতাত্তর লক্ষ সাতশত ষাট হাজার দুইশত পঁচাত্তর) টাকা মাত্র যাহা বারবার তাগিদ দেয়া সত্ত্বেও সংশ্লিষ্ট দেনাদার পরিশোধ করিতেছেন না।

এই প্রেক্ষিতে অর্থস্বর্ণ আদালত আইন- ২০০৩-এর ১২ ধারা বিধানে অর্পিত ক্ষমতায় নিম্ন তফসিল বর্ণিত দায়বদ্ধ জামানত/সম্পত্তি যেখানে যে অবস্থায় আছে বিক্রয়পূর্বক দেনা আদায়ের নিমিত্তে নিম্ন বর্ণিত শর্তে টেন্ডার আহ্বান করা যাইতেছে।

নিলামের শর্তাবলী

- ১। প্রত্যেক দরপত্রদাতাকে উদ্ধৃত মূল্যের ২৫% এর সমপরিমাণ অর্থের জামানত স্বরূপ অগ্রণী ব্যাংক লিমিটেড, খাতুনগঞ্জ শাখার অনুকূলে ব্যাংক ড্রাফট/পেঅর্ডারের মাধ্যমে বিজ্ঞপ্তি প্রকাশের তারিখ হতে (সর্বশেষ ০৬/০১/২০১৫ইং তারিখের মধ্যে) দরপত্রের সহিত প্রদান করিয়া অগ্রণী ব্যাংক লিমিটেড, খাতুনগঞ্জ শাখায় রক্ষিত টেন্ডার বাক্সে ব্যক্তিগতভাবে বা রেজিস্টার্ড ডাকযোগে দাখিল করিতে হইবে।
- ২। সফল দরপত্র দাতাকে দরপত্র গৃহীত হইবার সর্বশেষ ১০ (দশ) দিনের মধ্যে বাকী ৭৫% মূল্য পরিশোধ করিতে হইবে। ব্যর্থতায় জামানত বাজেয়াপ্ত হইবে।
- ৩। অসফল দরপত্রদাতার জামানত ফেরত দেওয়া হইবে।
- ৪। কম জামানত প্রদানকারীর দরপত্র/ক্রেটিপূর্ণ দরপত্র সরাসরি বাতিল হইবে।
- ৫। দরপত্রে প্রদত্ত সম্পত্তির মূল্য অস্বাভাবিক কম বা অন্য কোন কারণে গ্রহণযোগ্য না হইলে ব্যাংক তাহা গ্রহণে বাধ্য থাকিবে না।
- ৬। সম্পত্তি রেজিস্ট্রেশন সংক্রান্ত যাবতীয় খরচ ও ক্রয়কৃত সম্পত্তি ট্যাক্সসহ অন্যান্য যাবতীয় খরচ ক্রেতাকে বহন করিতে হইবে।
- ৭। সর্বোচ্চ বা যে কোন দরপত্র গ্রহণ বা বাতিল এর ক্ষমতা ব্যাংক কর্তৃপক্ষ সংরক্ষণ করে।
- ৮। নির্ধারিত ০৬/০১/২০১৫ইং তারিখে দরপত্র কমিটি কর্তৃক দরপত্র দাতাদের সম্মুখে (যদি কেহ উপস্থিত থাকেন) দরপত্র খোলা হইবে।

সম্পত্তির তফসিল

খতিয়ান নম্বর	দাগ নম্বর	জমির পরিমাণ
আরএস খতিয়ান- ৪৫৬/৫৬২, পিএস- খতিয়ান- ৬৮৮/৮৯০, ৯৩৮/৭৯৫ বিএস- খতিয়ান নং- ২২১, বিএস মিউনিসিপাল- ২২১/১/২	আরএসদাগ- ১৭৬৯, ১৬০২, ১৬০২/১৬৭৩ পিএস দাগ নং- ১৫২৮, ২০৭২, ২০৭১ বিএস দাগ নং- ২৭৩৭, ২৭৩৮	২.৫৯৫ শতক

যাহার চৌহদ্দিঃ উত্তরে- হাজী আবুল আজাদ, দক্ষিণে- হাজী আবুল কালাম আজাদ, পূর্বে- আছাদগঞ্জ রোড এবং পশ্চিমে- মোঃ মুছা ও মোহনলাল চৌধুরী।

ব্যবস্থাপক

অগ্রণী ব্যাংক লিমিটেড

খাতুনগঞ্জ শাখা, চট্টগ্রাম।

প্রকাশ/পিআরডি/বিজ্ঞপ্তি- ...../২০১৪ইং (৮'x ৩)



## Bangladesh Jute Mills Corporation

Invitation for Expression of Interest.

Ref: 24.04.0000.702.50.157.14-616 Date :15.12.14

For Selection of Consultant to prepare a project profile to establish a Diversified & composite Jute Mills project. The project:- Diversified and composite Jute Mills, Dist: Naogaon, Upazilla Manda.

1	Ministry/Division :	Ministry of Textiles & Jute.
2	Agency :	Bangladesh Jute Mills Corporation (BJMC).
3	Procuring Entity Name :	Director (Planning), Bangladesh Jute Mills Corporation (BJMC), Dhaka.
4	Procuring Entity Code :	N/A.
5	Procuring Entity District :	Dhaka.
6	Expression of interest for Selection of :	For Feasibility Study, Estimate of total costing and cost analysis, Diversified & Composite Jute Products as per market demand, Site Selection, Establish of land cost and any other concerned.

**KEY INFORMATION**

9	Procurement Method :	Least cost Selection (LCS).
<b>FUNDING INFORMATION</b>		
10	Budget and Sources of Funds :	Own Fund/Foreign Fund.
<b>PARTICULAR INFORMATION</b>		
13	Project/Programmer Name :	To establish a Diversified & Composite Jute Mill.
14	EOI Closing Date and Time :	Date: 11/01/2015. Time: 12.00 PM
<b>INFORMATION FOR APPLICANT</b>		
15	<b>Brief Description of Assignment :</b> BJMC hereby announces request for Proposal for the Provision of Consultancy services from interested potential service Provider firm (s) for * Preparation of a Feasibility Study Report for the Proposed Project. The Feasibility Study Report is to be prepared for Providing sufficient basic information to determine the degree of viability of the project, complete Financial Analysis and Chronological Planning steps of the Project with the Connection to the beneficial and Economic for the Project. * Preparation of a study Report on the election of the quality of Raw materials and Production materials as per National and International market demand up to 30 years. * Assessment of necessary machineries & equipment list with costing & country of origin, Infrastructure cost, selection of proper place, Benefit Cost Ratio (BCR), and International Rate of Return (IRR) etc. * Total establishment cost of the project. Production cost per unit and analysis of market rate of the product.	
16	<b>Eligibility:-</b> * Interested potential service providers having past track experiences on jute mills/ Diversified & composite jute mills or heavy industry like Textile mills, Knit-mills with per forming at least 01 project last 05 years. * The Intending firms must have the experiences of minimum 10 years, of providing such consultancy service and key personal must have experiences of 10 years in respective field of expertise. <b>Submission of Application:</b> Interested firms / applicants should submit their application including the followings documents for short listing. a) Legal status, Registration Trade license, Certificate of in-Corporation, Income Tax & VAT certificate b) A Profile of the Company & its Organization if applicable along with Brochure. c) List of previous experiences in similar types of works. d) Availability of Appropriate experiences and professional qualifications among applicant's staff and adequate resources to carry out the assignment. e) Managerial strength & Financial Capacity.	
17	EOI Submission Address	Director (Planning), (4th Floor), Adamjee court, Annex-1, Motijheel, C/A, BJMC, Dhaka
<b>PROCURING ENTITY DETAILS</b>		
19	Name of official Inviting	Md. Abdul Majid.
20	Designation official Inviting EOI	Director (Planning), Bangladesh Jute Mills
21	Address of official Inviting EOI	Adamjee court, Annex-1, (4th Floor), Motijheel, C/A, Dhaka.
22	Contact Details of official Inviting EOI	Phone-9565518, Fax- 9567508, 9564740

The Advertisement will also be published in the BJMC website [www.bjmc.gov.bd](http://www.bjmc.gov.bd)

BJMC: 139 Date: 18-12-2014 Secretary