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Money transfer made easy

Sending and receiving money has never been more convenient. But how can people trust agents? Is there an issue of insecurity?

Hossain believes that the answer lies in the nature of community the general people of Bangladesh live in and the human relations we nurture. To exemplify, a villager who goes to an agent is his fellow villager, possibly someone whom he has known for many years or is even related to. Or, in the city, you can entrust your money to the 'parar mudir dokan' which also happens to be an agent. "There is usually no lack of trust in these cases," Hossain informed. The agents are part of the people, embedded in the communities themselves.

Money can also be received from abroad.

Helping businesses

Sadad owns a small tailoring shop at Badda. To help him in his business, he has two girls and a boy working under him. Sadad is one of the numerous entrepreneurs who pay his employees through his virtual mobile account. "It is convenient both for me and the staff," he said.

Meanwhile, bKash even has corporate agreements with many clients in regard of various disbursements.

Transfer of money between businesses is also becoming popular. You can send money to the suppliers for the goods you received, by using MFS.

Bills of sorts

As a consumer, you can clear a wide



plethora of bills with your mobile phone, if you have enhanced it with a virtual account, that is. "From hospitals to superstores to taxi cabs to internet, we have got you covered," says Hossain, explaining the widespread use of bKash in making payments. "You can even refill your mobile phone's balance with our service," he informed.

The future starts here

Are we slowly doing away with cash? Will physical money become extinct one day? Perhaps, or maybe not. Either ways, it is apparent that virtual money is taking over. You transfer money from

one end of the country to another in no time, you provide or receive salaries using your virtual purse and you use that electronic purse when you shop.

And the digital world has its benefits. Mobile financial services, for example, have made our lives easier. And they have also begun to influence on how organisations handle money.

A powerful tool to bring change for the better.

By M H Haider

Special thanks to Rezaul Hossain, Chief Commercial Officer, bKash Limited.

LS SUGGESTS

e-learning: a new frontier

COINED by David Cormier in 2008, MOOC (Massive Open Online Courses) are quickly gaining in popularity and are now all the rage in education. Be it basic arithmetic, courses in art and history or cooking lessons, learning anything is just one skill away. These days many leading colleges, graduate schools and companies are investing significant resources into free education.

Khan Academy

Close to the Bengali people's heart, this online education forum first gained popularity in Bangladesh thanks to its founder who claims a Bengali lineage.

Khan Academy offers free courses in a range of subjects where micro YouTube videos make the learning process interactive. One can also post comments, talk to the other students and receive medals and prizes in the virtual education world. From courses in history, to mathematics and science, Khan Academy has something on offer for everyone, free of cost.

Courseera

Offering 500+ courses, from more than 100 partners worldwide, including Duke University in the US, Peking University (China) and the University of Amsterdam in the Netherlands, Courseera is one of the most popular online education platforms in the world.

One popular course offered by Duke

in Courseera was 'A Beginner's Guide to Irrational Behavior' that was taught by Dan Ariely, author of the best selling "Predictably Irrational."

Udacity

A for-profit organisation Udacity is an educational organisation founded by Sebastian Thrun, David Stavens, and Mike Sokolsky who gave the name keeping in mind the company's desire

Although a novelty previously, online education is gaining popularity by leaps and bounds and one can only imagine the scope that this holds.

to be "audacious for you, the student".

They offer courses that were mainly focused on computer science courses with options to even learn basics of programming along with mathematics courses. There are courses that one needs to pay for to enroll, however there are ample free course options at different skill levels such as Beginner, Intermediate and Advanced.

Edx

An online forum that provides myriad courses from reputed universities thus confirming the fact that these are the years of online education where Ivy League schools and their standard of education is right at your doorstep.

Edx is easy to navigate, where one can register through Facebook or their Google IDs making the site user-friendly.

From programming, to the science of happiness, challenges of global poverty name it and Edx most likely has it. Some of the major contributors to Edx are Stanford University, UC Berkeley, MIT, Harvard, University of Queensland and many more.

Although a novelty previously, online education is gaining popularity by leaps and bounds and one can only imagine the scope that this holds. There are thousands of sites online, Udemy, MIT Open CourseWare, TED, iTunes U that cater to all your desires, want to learn Spanish, learn how to bake, become a forensic scientist the world of education is now one with many possibilities where lectures or learning will simply not be limited to the closed doors of classrooms.

The possibilities are endless and the book lover and nerd inside me is overjoyed at the prospect.

By Abida Rahman Chowdhury



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Unfeminine Tale

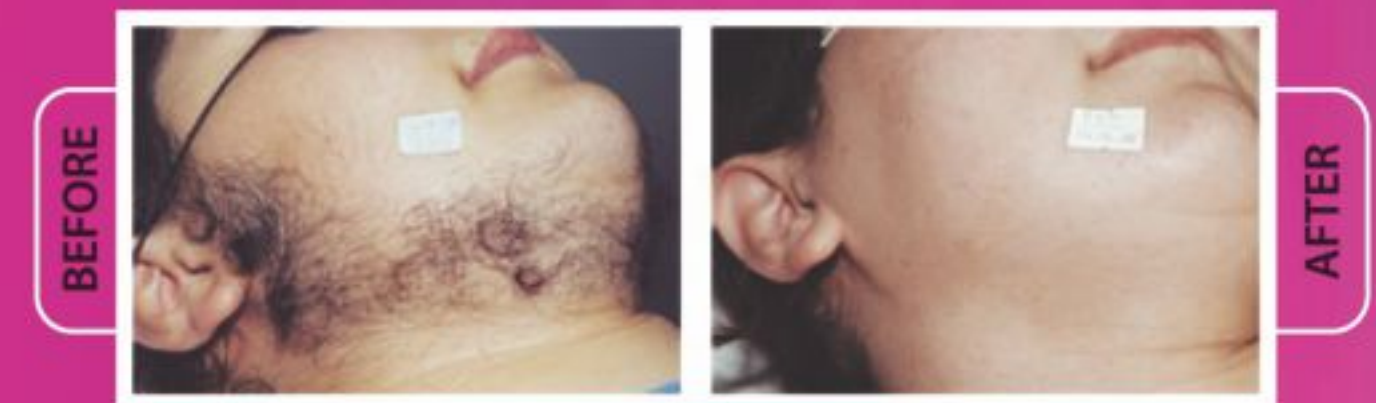
Excessive Facial & Body hair

LASER Hair Removal can give you solution

Millions of women all round the world are eager to learn the ways they can deal with unwanted facial & body hair.

Excess hair growth gives them an unfeminine look and most women refuse to take it in their stride, causing considerable emotional distress. But you will be happy to know, that LASER can give you wonderful solution. Many paths to a hair-free body you may find, but none as effective as LASER. Anyone who has been shaving, waxing, tweezing, bleaching or threading for very long can see the perks of this particular method. Shaving is quick & painless (barring the occasionally nick), but leaves unattractive stubble in less than a day. Waxing can be uncomfortable & expensive, if you consider the cost over time. LASER hair removal provides an alternative for those seeking longer-lasting results. Thinking about trying it for yourself? Read on to learn more about the process.

Excessive hair on armpits or bikini area or even upper lip is very normal as it is a consequence of hormonal change during puberty but if it is more extensive, you need to find out the underlying cause. Usually it tends to run in families. A common cause of hirsutism is polycystic ovarian syndrome (PCOS) which causes unwanted hair growth accompanied by acne, problems with menstrual periods, trouble losing weight, and diabetes. If these symptoms start suddenly, you may rarely have a hormone-releasing tumor. In most cases, the exact cause is never identified. Use of certain medicines, including testosterone, danazol, steroids, cyclosporine, minoxidil, phenytoin etc may cause hirsutism.



Benefits of LASER Hair Removal:

LASERs are useful for removing unwanted hair from the face, leg, arm, underarm, bikini line, and other areas.

Benefits of LASER hair removal include:

Precision. LASER can selectively target dark, coarse hairs while leaving the surrounding skin undamaged.

Speed. Each pulse of the LASER takes a fraction of a second and can treat many hairs at the same time. The LASER can treat an area approximately the size of a quarter every second. Small areas such as the upper lip can be treated in few minutes, and large areas, such as the back or legs, may take up to an hour.

Predictability. You will experience instant hair-free and permanent hair reduction after an average of 3-6 sessions. Some may need more sessions according to the density of hair. In case of hormone imbalance, better to combine LASER with hormone therapy to get optimum result.



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