

New technology to ensure access to improved sanitation

STAR BUSINESS REPORT

Bangladesh has made great strides in ensuring improved sanitation in recent years, but nearly half the population still do not practise hygiene.

The Biofil technology of Ghana can help Bangladesh in this regard.

The experience of a pilot project involving the Biofil technology in setting up toilets was shared at a workshop at The Daily Star Centre yesterday.

The technology was tested in slums in Dhaka city for a period of about two years under the project—SanMark City.

Biofil technology relies on earthworms for decomposition of faecal matter. The toilets will have a lifespan of 25 years.

A digester is set in a chamber or tank made of Ferro-cement or brick, which could be laid above or below the ground level, depending on flood or ground water level of the location.

In the digester of a Biofil toilet, the faecal solids are converted into vermicompost—the product or process of composting using various worms—that builds up slowly and is safe to handle.

In the digester, the faecal matter is retained on the top of the filter and is digested by tiger worms, while the liquid drains through the filter media.

The liquid effluent from the digester then flows into a soakage pit for infiltration of liquid into the subsurface. The toilets are designed to utilise the subsurface infiltration capacity of soil.

The toilet needs to be flushed with about two litres of water after every use and only water and brush can be used to clean the toilet. Use of chemical cleaning agents is strictly prohibited.



Fazle Rabbi Miah, deputy speaker of parliament, speaks at a workshop on sustainable and alternative sanitation solutions at The Daily Star Centre in Dhaka yesterday.

Policymakers, practitioners, non-development organisations, engineers and users preferred the Biofil technology, saying it might be suitable for Bangladesh as they are cheaper, eco-friendly and easy to maintain.

"This can be important from a health and hygiene point of view. But if it is costly, it will

not be affordable," said Fazle Rabbi Miah, deputy speaker of parliament.

Setting up toilets using the Biofil technology will cost Tk 8,000 to Tk 10,000, said Mumtaz Arthur, a director of Biofilcom, Ghana.

This is compared to about Tk 2,000 for a basic toilet promoted by the government and

non-governmental organisations, Tk 7,000 for a double pit latrine, and Tk 70,000 for a septic tank.

Heleen van der Beek, country representative of ICCO Cooperation, said the cost of the Biofil technology is higher at the initial stage.

"But they require less maintenance, chemicals and cleaning materials. It takes care of the

faecal sludge, meaning it will not harm the environment. So, there will be long-term benefits over the life time of the toilet."

Along with International Development Enterprises (IDE) and Dushtha Shasthya Kendra, ICCO Cooperation has been implementing the pilot project since January 2014 with financial support from the Bill & Melinda Gates Foundation.

The International Training Network Centre of Bangladesh University of Engineering and Technology has evaluated the technology since the inception of the project.

Experts said, except for a small part of Dhaka city, the entire country is served by on-site sanitation facilities such as pit latrines and septic tanks, but these have been developed without much attention to the management of faecal sludge.

In the absence of faecal sludge management, pit or septic tank contents are often drained to low-lying areas, posing significant risks to environment and public health.

"Biofil could be a promising sanitation option in areas currently served by pit latrines in both urban low income communities and rural areas," said Azizur Rahman, research officer of the ITN Centre.

"It could solve the problems associated with faecal sludge management of these traditional toilets."

Two users said Biofil toilets are easy to maintain and do not require much water.

Besides, mosquitoes are not born in the toilet.

Conor Riggs, technical director of IDE, said the prices of the Biofil technology can be brought down if the company of Ghana ties up with local firms to produce the toilets.

FM Sarwar Hossain, project leader of SanMark City, moderated the workshop.



Pankaj Saran, Indian high commissioner to Bangladesh, receives a crest from Taskeen Ahmed, president of India-Bangladesh Chamber of Commerce and Industry, at a farewell dinner in honour of the outgoing high commissioner, organised by the chamber at Hotel Purbani International in Dhaka. Abdul Matlub Ahmad, president of the Federation of Bangladesh Chambers of Commerce and Industry, was also present.



Shaikh Abdul Aziz, managing director of Uttara Bank, opens a branch of the bank at Dania in Dhaka. Md Fazlur Rahman, Mohammed Mosharaf Hossain and Mohammed Rabiul Hossain, deputy managing directors, were also present.

New president for power producers' body

STAR BUSINESS DESK

Md Latif Khan, vice chairman of Summit Power, has recently been elected as the president of Bangladesh Independent Power Producers' Association for the next two years.

Khan joined Summit Group as a director in 1997, the association said in a statement.

He has 15 years of experience of working in the financial sector serving institutions like Prudential Insurance of America and Wells Fargo Bank in California.

Khan received his bachelor's degree in public administration from Dhaka University.

The association also elected KM Rezaul Hasanat, Feroz Alam and Gulam Rabbani Chowdhury as its vice presidents along with seven directors.

Currently, the association works with 34 independent power producers of the country to protect, promote, represent and safeguard their occupation, trade and business.



MRDI, Bank Alfalah move to provide safe water in Sundarbans

STAR BUSINESS DESK

MRDI is implementing an initiative funded by Bank Alfalah to ensure safe water for the marginalised women in the Sundarbans. Under the initiative, plastic water tanks will be given for storing rainwater to 140 families of three villages of the Sundarbans, MRDI said in a statement yesterday.

"We want to support the people of the remote Sundarbans villages with provision of safe water to save their life and improve their health," said SAA Masrur, country head of Bank Alfalah. "We hope this will be a good example of corporate social responsibility aiming to break the vicious cycle of poverty and poor health."

"Women are now earning money to help their families. They are contributing a substantial portion—40 percent—of the cost of the water tank, which was a far cry a few years back," said Hasibur Rahman, executive director of MRDI.

"No one can stop these empowered women from coming out of the poverty cycle. This is a good example of CSR making a real change. If planned and implemented properly, CSR can make more such changes."

The previous initiative enhanced the skills of selected women of the three villages—Koilashganj, Bon Laudob and Dhangmari—in tailoring and stitching.

These women are currently involved in production, marketing and profit sharing process of a business, Rahman said.

"To sustain their business they have formed women's associations of their own. Also, they are now a part of a brand outlet Gaon Swapna which has been created to facilitate marketing of their products."

Home loans for NRBs

FROM PAGE B1

In the notice, the central bank however said housing finance can be extended by non-AD branches of scheduled banks, if they have suitable links with ADs channeling inward remittances for equity and repayment.

"Sending money through the AD branches is more complex and costlier than through the non-AD branches, as borrowers have to repay the loans in foreign currency," said an official of Islami Bank that handled nearly a fourth of the country's \$15 billion remittance in 2014-15.

Just like resident Bangladeshis, expatriates have to submit all the documents required to prove to the lender that they are capable of repaying the loan.

The NRBs should be able to provide evidence of sufficient disposable income to pay back the home loans, stability and security of his employment, and income track records through a steady stream of remittance.

Required documents include a salary certificate and employment contract, passport and visa copies and bank statements. Evidence of any financial investments, such as fixed deposits, can

further validate the client's repayment capability.

Repayment against the loans must be made out of inward remittances. Moreover, rental income from the houses may be used for repayment.

"ADs may obtain securities and savings instruments held by NRBs in Bangladesh as additional collateral besides the registered mortgage of the house with power of attorney. Banks may also obtain third party personal guarantees," said the BB.

A BB official said the option of a third party guarantee comes as an NRB resides in a country where Bangladesh's laws might not be applicable.

Presently, Bangladesh offers several facilities to NRBs. There is an incentive for the NRBs to invest in the capital market; 10 percent of the IPOs are reserved for them, while they are free to invest even more.

Both wholly foreign ownership and joint venture options with the private and public sector are open for non-resident investors, including NRBs. Also, NRBs can invest in bonds offered by the BB.

Chevron starts gas production from two new wells

FROM PAGE B1

"Jalalabad is a very important field and plays a crucial role in ensuring the overall gas supply in Bangladesh," said Istiaque Ahmad, the chairman of the state run Petrobangla.

"Had there been no indigenous gas in the country, we would have been compelled to spend an enormous amount of foreign exchange on imported fuel oil and gas," he said.

Discovered in 1989, the Jalalabad gas field first came on-line in 1999, and has been performing with an uninterrupted efficiency of 99.9 percent since 2001.

Chevron Bangladesh is supplying more than 50 percent of the total gas output of 1.5 billion cubic feet (BCF) per day.

"For over a decade now, Chevron has been supporting Bangladesh to reduce the nation's reliance on imported energy by investing resources to deliver more gas, safely and reliably," said Kevin Lyon, president of Chevron in Bangladesh.



Mohammed Ibrahim, managing director of Super Star Group, hands over a crest of honour to Lin Liming, president of Red 100 Lighting China, at a programme.



SM Morshed-Uz-Zaman, head of service at Edison Group, and Rajibul Huq, head of CS Support, open the company's 45th customer care centre—Symphony Smile—in Narayanganj, Kanchpur.

Key bank warns against 'uneasy calm' in global markets

AFP, Zurich

The Bank for International Settlements (BIS) issued a warning Sunday over an "uneasy calm" within financial markets, noting that the global economy remains vulnerable to serious disruptions.

The BIS -- known as the central bank of central banks -- made the call in its quarterly report which is closely watched by investors.

In August and September, markets were shaken after serious concerns emerged about the health of leading emerging economies, especially China.

Interventions from monetary authorities succeeded in stabilising markets to a degree, but the head of the monetary and economic division at the BIS, Claudio Borio, cautioned against being lulled into a false sense of security.

"The present calm is fragile," Borio said. He pointed specifically to slowing capital flows and persistent signs of trouble in Brazil and Russia, even if China appears to have stabilised in part.

"In this context, it's hard to see the current calm as anything other than uneasy," Borio said.

Emphasising the uncertainty that continues to affect financial markets, Borio noted that investors still remain extremely sensitive to even the slightest surprise in actions from central bankers.

A case in point is the reaction this week to European Central Bank chief Mario Draghi's latest stimulus package, which sparked a broad sell-off from disappointed investors who said the measures did not go far enough.

Senior ECB officials blamed the disappointment on investors who they say misjudged the ECB's expected actions.

Sales via Kaymu skyrocket

FROM PAGE B1

"During the campaign, visits to the website increased 150 percent but conversions by 330 percent -- this tells you how good the deals available on the site were."

For Black Friday, almost half of Kaymu's traffic came from users on their mobile phone or on the application, according to the statement.

The average value of goods transacted on the website (gross merchandise value) also increased by 600 percent. Four-fifths of all orders were from Dhaka or surrounding areas, whereas the rest was spread all over Bangladesh.

Kaymu's focus in the next few days is on delivering these orders to customers to complete the e-commerce experience for customers, according to the statement.