

আপনার সংসার গুছিয়ে দিচ্ছি আমরা

এসআইবিএল ইসলামিক কনজুমার ফাইন্যান্স

আপনার সংসার পোছানোর আসবাবপত্র, শিফা সামগ্রী, ইলেক্ট্রনিক ও অন্যান্য জোশাপপ্য কেনার সুন্দর সমাধান নিচ্ছি আমরা।

• ফ্রি অনলাইন সেবা  
যে কোন প্রয়োজনে ০৯৬৯২০০৯২২



# star BUSINESS

DHAKA THURSDAY NOVEMBER 24, 2016, AGRAHAYAN 10, 1423 BS

## 60pc of women SME entrepreneurs struggle to get loans: survey

SAJJADUR RAHMAN

Over 60.2 percent of the women SME entrepreneurs' demand for finance remains unmet as banks and non-bank financial institutions do not want to lend to women, a survey found.

The unmet demand for financing was estimated at Tk 6,007 crore for fiscal 2014-15, according to the report of the International Finance Corporation, an arm of the World Bank Group.

The survey was conducted among 500 women SME entrepreneurs in 12 districts, including seven divisional headquarters.

Additionally, 40 qualitative interviews were conducted with government agencies, financial institutions, women business associations and other stakeholders in the entrepreneurial ecosystem.

The report titled "Mapping the market potential and accelerating finance for women SME entrepreneurs in Bangladesh" will be unveiled at a programme in Dhaka today.

### CHALLENGES WOMEN ENTREPRENEURS FACE

- 60.2% of women entrepreneurs say their demand for finance remains unmet
- 88% of women entrepreneurs expressed dissatisfaction over loan application process
- 69% faced challenges in meeting collateral requirements
- 76% were not aware of any govt or bank instituted scheme for women-owned SMEs
- The average loan size for women-owned SMEs is 47% less than the amount financed for SMEs owned by men
- 36% of women reported 'gender-bias' among financial institutions

READ MORE ON B3

## Move forward on SDGs with own funds: analysts

Final evaluation report on MDGs is out

STAR BUSINESS REPORT

Bangladesh should get ready to implement the sustainable development goals on its own, as external resources might not be available as expected, just like in the case with the millennium development goals, experts said yesterday.

Developing and least developed countries, including Bangladesh, did not get financial assistance as promised by the rich countries, according to the final evaluation report on the MDGs that was launched at the National Economic Council auditorium in Dhaka.

"We got only 40 percent of the promised funds," said Shamsul Alam, a member of the General Economics

### AT A GLANCE: MDGs

MDG 1	MDG 2	MDG 3	MDG 4	MDG 5	MDG 6	MDG 7
NATIONAL POVERTY	PRIMARY ENROLMENT	GENDER PRIMARY	GENDER TERTIARY	MATERNAL MORTALITY	HIV PREVALENCE	FOREST COVER
UNDERWEIGHT CHILDREN	PRIMARY COMPLETION	GENDER SECONDARY	UNDER-5 MORTALITY	SKILLED BIRTH ATTENDANCE	TB PREVALENCE	PROTECTED AREA
			INFANT MORTALITY	ANTENATAL CARE		SAFE DRINKING WATER
						BASIC SANITATION

SOURCE: GED

Division (GED) of the planning commission, who led the task of preparing the report.

Zahid Hussain, lead economist of the World Bank in Dhaka, said Bangladesh has no other way but to look at generating more revenue from internal resources, given the current international scenario.

"It is good if foreign assistance comes. But we have to be self-reliant."

Planning Minister AHM Mustafa Kamal called for boosting investment in development of both physical and non-physical infrastructure.

"We need to raise more revenue from domestic resources. The domestic sector is no longer small."

READ MORE ON B3

## TAZREEN FIRE: 4 YEARS ON Trauma haunts injured workers, many still jobless

REFAYET ULLAH MIRDHA

Four years have passed since the Tazreen Fashions fire but Asma Akter, an injured worker of the apparel factory, is still not fully recovered physically.

She feels severe pain in her torso, which prevents her from partaking in any heavy-duty work. "I do not feel 100 percent physically still, so I cannot work hard," she told The Daily Star.

Asma was folding clothes on the third floor of the factory, located in the industrial belt of Ashulia, on this day of 2012 when a fire broke on the ground floor that went on to claim 113 lives and gravely injured more than 200.

As soon as the fire broke out, Asma heard the cries of her co-workers from the ground floor. But the production managers on her floor paid no heed to the screams, instead ordered them to concentrate on the task at hand.

But within minutes, fire and thick smoke engulfed the entire eight-storey building.

"I was lucky on the day of the incident. I jumped through a hole in the wall from the third floor -- I did not know where I fell as I was senseless."

People on the spot rushed her to the hospital, where she stayed for 17 days. Asma is so traumatised from the incident that she refuses to take up a job in a garment factory.

"I can still remember my co-workers were screaming, crying and wailing that night. Many of them died right in front of me."

Many could have survived if the doors were not locked, said the 30-year-old who hails from Trishal of Mymensingh district. Asma, who used to draw as much as Tk 6,000 a month from Tazreen Fashions, is jobless now because of her physical condition.

Following the accident, the victims were given money by different organisations, prime minister's relief fund, international retailers and non-governmental organisations.

The Tazreen Claims Administration Trust, which used the same methodology to hand out compensation as the Rana Plaza Arrangement, gave about Tk 17 crore (\$2.17 million) to the families of the 103 deceased workers and 10 missing workers and to 174 injured workers.

READ MORE ON B3

## Stock turnover hits five-year high

STAR BUSINESS REPORT

Turnover on the Dhaka Stock Exchange hit a five-year high yesterday after a block trade of a power-producing company's shares generated more than half of the total transaction value of Tk 1,478 crore.

United Enterprises and Co Ltd, a corporate sponsor of listed Khulna Power Company Ltd (KPCL), offloaded its entire holding of 12.75 crore shares in the KPCL through the block market.

The block market is a platform of a stock exchange where a large number of stocks are traded in a single transaction at a negotiated price. The transaction price may not match the traded price on a public market.

Shajahanullah Power Generation Company Ltd, owned by another listed United Power Generation and Distribution Company, bought the shares at a negotiated price of Tk 65 each through a single transaction in the block market.

The transaction generated a value of Tk 828.55 crore, accounting for 56 percent of yesterday's total turnover on the premier bourse. The massive block trade assisted the total trade value of the market to reach a record high, said IDLC Investments.

"Besides, the bourse continued to hold its gaining momentum," the merchant bank said in its regular analysis. DSEX, the benchmark index of Dhaka Stock Exchange, rose 15.14 points, or 0.31 percent, to finish the day at 4,765.35 points.

READ MORE ON B3

**PARTEX FURNITURE**

Cozy Bedroom Chairs

WCBR-022 MG-01 | WTCR-099 MG-01

For Details: 0176 669 5979

**FSIB ISLAMI BANK**

FIRST SECURITY ISLAMI BANK LTD.

PROUD SPONSOR OF

RAJSHAH KINGS

## VAT re-registration begins today

STAR BUSINESS REPORT

The National Board of Revenue is set to begin online VAT re-registration for big companies today, as part of its drive to implement the new law under an automated platform, officials said yesterday.

Under the initiative, 172 companies will be given re-registration, said Zakir Hossain, deputy project director of VAT Online.

Companies that accomplish VAT related tasks at the Large Taxpayers Unit will get a 9-digit number, which will replace the existing 11-digit number once the new VAT law becomes effective.

LITU companies, which account for over half the annual VAT receipts, are going to be pioneers in re-registration for business identification numbers.

READ MORE ON B3

**NOVOAIR**

CONNECTING KOLKATA

EXPLORE

Flight Starts

1st December from DHAKA  
14th December from Chittagong

CITY OF JOY

BOOK YOUR TICKETS & GRAB YOUR SEATS IN THIS WINTER

NOVOAIR KOLKATA  
Oryx Aviation (India) Pvt. Ltd,  
Diamond Chambers (5th Floor)  
4 Chowringhee Lane, Kolkata - 700016  
Contact: +91-9830413603, +91-9674713603, +91-7044060305

NOVOAIR HELPLINE  
13603  
flynovair.com

Please call: 01755656660-61

**BMW GOLF CUP**

Kurmitola Golf Club  
December 1<sup>st</sup> & 2<sup>nd</sup>, 2016

In Partnership with

THE WESTIN DHAKA

All BMW owners with registered handicap are cordially invited to participate  
KGC members can register through club directly  
To register please call : +8801709674446  
Deadline: November 27<sup>th</sup>, 2016

Executive Motors Ltd. 222, Bir Uttam Mir Showkat Sarak, Tejgaon Gulshan Link Road, Dhaka-1208, Ph: 0170 967 44 88, 0170 967 44 89, Email: info@bmw.com.bd

**4<sup>th</sup> BAPA foodpro INTERNATIONAL EXPO**

Largest Show on Food Processing Sector

24 -26 November, 2016  
International Convention City Bashundhara (ICCB) Dhaka, Bangladesh

200 Million Dollars of Export in 2015-16  
Expected Export Value of 1 Billion Dollars by 2021  
Exporting in More Than 140 Nations

Organized by: BAPA, ES SOLUTIONS™

EVERYDAY 10AM TO 7PM

OPENING TODAY

13 COUNTRIES  
MORE THAN 200 EXHIBITORS  
300 BOOTHS

An Exposition to Expand, Explore & Ensure  
Expand your ... Business  
Explore your ... Market  
Ensure your ... Future

Hot Line: 01678-136798  
01713-386062  
www.foodpro.com.bd

DON'T MISS THE OPPORTUNITY TO TAKE PART

**6<sup>th</sup> agro Bangladesh Expo 2016**

Concurrent Shows  
3rd Rice & Grain Tech Expo Bangladesh

An Exposition to Bring the Whole Agri Community Under The Same Roof

Creating a Path to Share Technology & Knowhow with the Market Giants

Organized by: ES SOLUTIONS™

www.esolutionbd.com