

# China cashing out as mobile payment soars

AFP, Beijing

Yang Qianqian holds out her smartphone to scan a barcode on the mobile of a vendor selling fresh fruit and vegetables at a bustling outdoor market in Beijing.

The dance student is part of an explosion in the use of mobile payment platforms in China as consumers increasingly take out phones instead of cash to pay for everything from a coffee to a language class or a gas bill.

"Even though I have cash on me it's not convenient to get it when I am carrying a lot of bags," said Yang, 25, clutching plastic bags filled with pears, potatoes and watermelon.

China was the first country in the world to use paper money but centuries later the soaring popularity of mobile payment has some analysts forecasting it could be the first to stop.

The gross merchandise value of third party mobile payment rose more than 200 percent to 38 trillion yuan (about \$5.6 trillion) in 2016 from a year earlier, according to China-based iResearch.

The growth of the cash-free system has been supported by China's rapidly expanding e-commerce market as Chinese shoppers increasingly shun bricks and mortar stores.

"I think it's really very possible that

China becomes the first or one of the first cashless societies in the next decade," said Ben Cavender, a director at China Market Research Group.

Cavender estimates China's mobile payment market is already 40-50 times larger than the United States.

Alipay, started by e-commerce giant Alibaba and now owned by its affiliate Ant Financial, and WeChat Pay, which is built into Tencent's popular messaging service, have hundreds of millions of users between them and are China's dominant payment platforms.

In Beijing it is hard to find a product or a service that cannot be purchased with a mobile.

At the fresh produce market, stallholders display barcodes on tables laden with fruit and vegetables for customers like Yang to scan -- though many shoppers appeared more comfortable with cash.

"People at my age don't dare to use it," said a woman in her 50s.

Some restaurants in the capital no longer accept bank notes while it is common for motorbike taxis, street food carts and hair salons to offer mobile payment.

Mobile accounted for eight percent of the total value of retail payments in 2015 and is expected to reach 12 percent in 2020, according to a report

published in April by UN-backed Better Than Cash Alliance.

But cash is still king in China -- although less so than it used to be.

The Better Than Cash Alliance expects cash's percentage of the value of retail payments to fall to 30 percent by 2020. It stood at 61 percent in 2010.

A key attraction of mobile payment is convenience.

People can carry little or no cash and avoid the problem of their debit or credit card being rejected due to the limited number of point-of-sale terminals in stores.

China's relatively short history of using bank cards also makes consumers more open to new technology, said Martin Utreras, vice president of forecasting at eMarketer.

"In China a lot of people never had any financial instruments that were automated in any way and the first thing they had was mobile payment," he said.

But some have been reluctant converts to the cashless system.

Among them is a 63-year-old woman surnamed Song who sells hand-knitted sunflowers and pea-shooters from the popular video game Plants vs Zombies in a pedestrian underpass in Beijing.

She prefers cash but accepts mobile payment because some customers do not carry real money.



Shakib Al Hasan, national cricketer, launches Huawei Y6II Prime smartphone at the Westin Dhaka yesterday. Mashrur Hassan Mim, head of marketing (device business department) of Huawei Technologies Bangladesh Ltd, was also present.

 <b>Office of the Project Director</b> <b>Establishment of Fish Landing Centres with Ancillary</b> <b>Facilities in 3 Coastal District at 4 Selected Area</b> <b>Bangladesh Fisheries Development Corporation</b> <b>BFDC Bhaban, 23-24, Kawran Bazar, Tejgaon, Dhaka-1215</b>				
<b>Invitation for Tenders</b>				
1	Ministry/division		Ministry of Fisheries and Livestock.	
2	Agency		Bangladesh Fisheries Development Corporation.	
3	Procuring entity name		Office of the Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area, Bangladesh Fisheries Development Corporation, BFDC Bhaban, 23-24, Kawran Bazar, Tejgaon, Dhaka-1215.	
4	Invitation for	Lot No.	1 Land Development, Construction of Boundary Wall & Fish Landing Centre Protection of Fish Landing Centre at Parerhat, Pirojpur. 2 Land Development, Construction of Boundary Wall & Fish Landing Centre Protection of Fish Landing Centre at Ramgoti, Laxmipur.	
5	Invitation Ref. No.		33.03.0000.111.03.032.17.321 Date: 20-07-2017	
6	Procurement method		Open tendering method.	
7	Budget and source of funds		GOB.	
8	Project/programme name		Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area.	
9	Tender selling date		30-07-2017 to 13-08-2017 (09.00am 5.00pm).	
10	Tender selling place		a Office of the Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area, Bangladesh Fisheries Development Corporation, BFDC Bhaban, 23-24, Kawran Bazar, Tejgaon, Dhaka-1215. b Account Division, Chittagong Fish Harbour, Bangladesh Fisheries Development Corporation, Ichanganar, Karnafuly, Chittagong. c Fish Landing Centre & Wholesale Market, Bangladesh Fisheries Development Corporation, 5 No. Skid Ghat, Khulna. d Fish Landing Centre & Wholesale Market, Bangladesh Fisheries Development Corporation, Patharghata, Bargona.	
11	Tender dropping place		a Divisional Commissioner, Dhaka Division, Segunbagicha, Dhaka. b Police Commissioner, Office of the Metropolitan Police-DMP, Ramna, Dhaka. c Office of the Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area, Bangladesh Fisheries Development Corporation, BFDC Bhaban, 23-24, Kawran Bazar, Tejgaon, Dhaka-1215.	
12	Tender dropping date & time		16-08-2017 Time: 09.00am-12.00 noon.	
13	Tender opening date & time		16-08-2017 Time: 03.00pm.	
14	Tender opening place		Office of the Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area, Bangladesh Fisheries Development Corporation, BFDC Bhaban, 23-24, Kawran Bazar, Tejgaon, Dhaka-1215.	
15	<b>Eligibility of tenderer: This invitation for tenders is open to all eligible tenderers as mentioned below:</b>			
Lot No.	1	The contractor shall be a) Bangladeshi nationality. b) Experience in completions of similar works at least 80 (eighty) lac under 1 number of contract over a period of last 5 (five) years. c) Tax Identification Numbers (TIN), Up-to-date Income Tax Certificate. d) VAT Registration Certificate. e) Trade License (Up-to-date). f) Bank Solvency Certificate Tk. 70 (seventy) lac. g) Firms Average Annual Turnover is minimum Tk. 100 (one hundred) lac over last 5 years. h) Other required eligibility and condition of the tenderers stipulated in the Tender Data Sheet, Tender Documents & Public Procurement Act & Regulation.		
	2	The contractor shall be a) Bangladeshi nationality. b) Experience in completions of similar works at least 100 (one hundred) lac under 1 number of contract over a period of last 5 (five) years. c) Tax Identification Numbers (TIN), Up-to-date Income Tax Certificate. d) VAT Registration Certificate. e) Trade License (Up-to-date). f) Bank Solvency Certificate Tk. 100 (one hundred) lac. g) Firms Average Annual Turnover is minimum Tk. 150 (one hundred fifty) lac over last 5 years. h) Other required eligibility and condition of the tenderers stipulated in the Tender Data Sheet, Tender Documents & Public Procurement Act & Regulation.		
16	Price of tender document		Lot No. 1 Tk. 3,000.00 (three thousand) only in cash (non-refundable). 2 Tk. 5,000.00 (five thousand) only in cash (non-refundable).	
17	Lot No.	Identification of lot	Location Tender security amount (Tk) Completion time	
1	1	Land Development, Construction of Boundary Wall & Fish Landing Centre Protection of Fish Landing Centre	Parerhat, Pirojpur Tk 3.50 lac in the form of Pay-Order/Bank Draft in favour of "The Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area".	60 (sixty) days
	2	Land Development, Construction of Boundary Wall & Fish Landing Centre Protection of Fish Landing Centre.	Ramgoti, Laxmipur Tk 5.50 lac in the form of Pay-Order/Bank Draft in favour of "The Project Director, Establishment of Fish Landing Centres with Ancillary Facilities in 3 Coastal Districts at 4 Selected Area".	60 (sixty) days
18	Contact details of official inviting tender		Tel. No.: 55011855.	
19	The procuring entity reserves the right to reject all the tenders or any of the tender proceedings.			
<b>Md. Azizar Rahman Mollah</b> Project Director Establishment of Fish Landing Centres with Ancillary Facilities Coastal District at 4 Selected Area, BFDC, Dhaka				

GD-1488

## Mexico eyes multiple rounds of Nafta talks

REUTERS, Mexico City

There could be between six to nine rounds of negotiations between the United States, Canada and Mexico in the event a quick deal is reached on a revamp of the North American Trade Agreement, Mexican Economy Minister Ildefonso Guajardo said.

Guajardo told reporters in Mexico City on Friday the Nafta members were looking at avoiding gaps of more than three weeks between negotiating rounds with a view to making quick progress.

"If we calculate the times toward the end of the year, we're saying that this would give us a universe of rounds that could be between six and nine rounds," Guajardo said.

Reuters this week reported the three countries had agreed an aggressive timetable to broker a deal on Nafta in order to avoid politicizing Mexico's presidential election in July 2018, forecasting rounds held at three-week intervals.

The first round of talks on renegotiating Nafta is due to begin in Washington on Aug. 16.

Two Mexican officials said the neighboring countries aimed to hold seven rounds of negotiations, and US officials told Reuters that Mexico wanted the talks wrapped up by year-end 2017.



Road Transport and Bridges Minister Obaidul Quader visits a booth of NRB Bank that was collecting special fees of Bangladesh Road Transport Authority, to mark the National Public Service Day at Motijheel in Dhaka yesterday. NRB Bank is the banking partner of the programme. AKM Kamal Uddin, head of corporate banking of the bank, was also present.

## Government of the People's Republic of Bangladesh

### Ministry of Road Transport & Bridges

#### Bridges Division

#### Bangladesh Bridge Authority

Setu Bhaban, Banani, Dhaka-1212

www.bba.gov.bd

## Invitation for Tender

1	Ministry/division		Ministry of Road Transport & Bridges/Bridges Division.			
2	Agency		Bangladesh Bridge Authority (BBA).			
3	Procuring entity name		Chief Engineer, Bangladesh Bridge Authority (BBA).			
4	Procuring entity code		Not available.			
5	Procuring entity district		Dhaka.			
6	Invitation for		Rehabilitation works of Main Connecting Road of East Resettlement Area and Providing seal coat from East Round about to Harbour & Picnic Spot Road at Bangabandhu Bridge area, Bhupapur, Tangail.			
7	Invitation Ref No.		50.01.0000.146.00.007.15			
8	Date		July 19, 2017.			
KEY INFORMATION						
9	Procurement method		Open Tendering Method (OTM).			
FUNDING INFORMATION						
10	Budget and source of funds		BBA/GoB.			
11	Development partners (if applicable)		Not applicable.			
PARTICULAR INFORMATION						
12	Project/programme code (if applicable)		Not applicable.			
13	Project/programme name (if applicable)		Not applicable.			
14	Tender package No.		01 (one).			
15	Tender package name		Rehabilitation works of Main Connecting Road of East Resettlement Area and Providing Seal Coat from East Round about to Harbour & Picnic Spot Road at Bangabandhu Bridge area, Bhupapur, Tangail.			
16	Tender publication date		July 26, 2017.			
17	Tender last selling date		Date	August 22, 2017	Time:	During office hours
18	Tender closing date and time		Date	August 23, 2017	Time:	12.00 noon
19	Tender opening date and time		Date	August 23, 2017	Time:	3.30pm
20	Name & address of the office(s)					
	Selling tender document (principal)		Accounts Sections, Setu Bhaban, New Airport Road, Banani, Dhaka-1212.			
	Selling tender document (others)		Not applicable.			
	Receiving tender document		i) Conference Room (2 <sup>nd</sup> Floor), BBA, Setu Bhaban, New Airport Road, Banani, Dhaka-1212. ii) Office of the Divisional Commissioner, Dhaka Division, Segunbagicha, Dhaka.			
	Opening tender document		Conference Room (2 <sup>nd</sup> Floor), BBA, Setu Bhaban, New Airport Road, Banani, Dhaka-1212.			
21	Pre-tender meeting		None.			
	Place of pre-tender meting		None.			
INFORMATION FOR TENDERER						
22	Eligibility of tenderer		(i) The minimum number of years of general experience of the tenderer in the civil construction works shall be 05 (five) years. (ii) The minimum specific experience in bituminous road construction/road maintenance works of at least 02 Nos. contracts successfully completed within the last 10 years, each with a value of at least Tk. 1.25 crore (one point two five crore) supported by authentic documentary evidence. (iii) The required average annual construction turnover shall be greater than Tk. 3.00 (three) crore over the last 05 (five) years supported by authentic documentary evidence. (iv) The minimum amount of liquid assets i.e. working capital or credit line(s) of the tenderer shall be minimum Tk. 75.00 (seventy-five) lac supported by authentic documentary evidence (v) The work experience of the said work should be certified by designated officer not below the rank of Executive Engineer rank of the concerned Authority/Department. <b>Special Instructions:</b> (A) As per latest Amendment of PPR-2008 and according to ITT Clause No. 40.2 (Section-I of Tender Document), Tenderers having quoted the tender price more than 10 (ten) percent above or below the official cost estimate, the tender will be rejected. (B) In case of tie for the evaluated price, the lowest evaluated tenderer shall be selected based on past performance mentioned in ITT Clause No. 40.3 (Section-I of Tender Document). So all tenderers are requested to submit the related documents mentioned in ITT Clause No. 40.3 (Section-I of Tender Document).			
23	Brief description of works		a) Rehabilitation works of Main Connecting Road of East Resettlement Area b) Construction of Drain at Resettlement Area c) Providing Seal Coat from East Round about to Harbour & Picnic Spot Road at Bangabandhu Bridge Area, Bhupapur, Tangail.			
24	Brief description of related services		None			
25	Lot No.	Identification of lot	Location	Price of tender document (BDT)	Tender security amount (BDT)	Completion time in months
	1	Rehabilitation works of Main Connecting Road of East Resettlement Area and Providing Seal Coat from East Round about to Harbour & Picnic Spot Road at Bangabandhu Bridge Area, Bhupapur, Tangail	East Resettlement Area, East Round about to Harbour & Picnic Spot Road at Bangabandhu Bridge Area, Bhupapur, Tangail	3,000.00 (three thousand only)	5,00,000.00 (five lac Taka only)	06 (six) months
PROCURING ENTITY DETAILS						
26	Name of official inviting tender		Kabir Ahmed.			
27	Designation of Official inviting tender		Chief Engineer			
28	Address of official inviting tender		Setu Bhaban, New Airport Road , Banani, Dhaka-1212.			
29	Contact details of official inviting tender		Tel. No: 55040313		Fax No.: 55040313	
30	The procuring entity reserves the right to reject all the tenders or annul the tender proceedings					
Kabir Ahmed Chief Engineer, BBA Ph: 55040313 Email: dir-tech@bba.gov.bd						
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