



Md Nurun Newaz Salim, chairman of NCC Bank, and Mosleh Uddin Ahmed, CEO, pose with participants at the opening ceremony of the bank's two-day annual business conference for its executives and branch managers at the Palace Luxury Resort in Habiganj on Saturday.

NCC BANK



Habibur Rahman, chairman of Pubali Bank, and Md Abdul Halim Chowdhury, CEO, attend the bank's conference for its regional and corporate branch managers at the bank's head office in Dhaka on January 11.

PUBALI BANK

As Trump clamps down, migrant workers have much to lose

AFP, Washington

Two decades ago, Fatima Nolasco walked over the border into the United States in search of a better life, going on to build a successful business, and a new home.

Now, after Donald Trump decided to end a program that has allowed her to work legally in the country, along with 200,000 fellow immigrants from El Salvador, she fears she is about to lose it all.

Unless Congress can find a long-term solution to replace the Temporary Protected Status (TPS) program granted to Salvadorans in 2001 after two earthquakes devastated their country -- Nolasco will lose her legal immigration rights in September 2019.

Under the plan's protections, Nolasco started a small construction and home remodeling business with her husband Walter Dubon, a permanent legal resident.

Today, they employ 20 workers and pay up to \$30,000 a year in business taxes, on top of individual taxes. "We've been paying taxes for 16 years," she said. "We never thought this would end like this. We always had hope that they would give us the opportunity."

Nolasco notes that her family does not rely on any government aid. In fact, TPS recipients do not qualify for needs-based government programs, but do contribute to them through payroll taxes. "We have given ourselves a decent life as a result of our work and effort. I hope they

realize we are not a burden on the country," she told AFP in an interview at her home near the capital Washington, which hosts a large population of Salvadorans.

While Trump takes credit for solid growth and jobs gains during his first year in office, economists and business leaders warn that expelling immigrant workers wholesale would cause a major hit to the economy.

This would be especially damaging at a time when firms increasingly complain they cannot find workers, especially in fields like construction -- a particular concern for rebuilding efforts in hurricane-hit areas of Houston and Florida.

One analysis shows that if Salvadoran TPS holders as well as tens of thousands from Honduras and Haiti were removed from the labor force, the United States would lose \$164 billion in GDP over the next decade -- without counting \$6.9 billion in lost contributions to Social Security and Medicare.

As much as 88 percent of those immigrants work -- much higher than the rate among US citizens -- while about a third own homes. Many, like Nolasco, own businesses.

If sent home, they face an uncertain future.

While the US government deems that conditions in El Salvador no longer justify protected status for its citizens, it still has a travel warning cautioning Americans that "gang activity, such as extortion, violent street crime and narcotics and arms trafficking, is widespread." Trump has

also announced the end of another program providing legal status to immigrants who were brought to the country as young children.

If Congress fails find a compromise, 800,000 people covered by the Deferred Action for Childhood Arrivals (DACA) will lose their protections March 5. Economists warn the US could lose \$215 billion in GDP if the so-called "Dreamers" leave the labor pool.

Amazon, Apple, Facebook and Google were among more than 100 major companies whose top executives signed a letter calling for protection for the "Dreamers," and warning that failure to act "will lead to businesses losing valuable talent, cause disruptions in the workforce and will result in significant costs."

Miguel Aguiler, who was brought to the United States from Mexico when he was 11, has found a route to legal status, but fears for his fellow "Dreamers."

"It's pretty ridiculous that the president wants to do away with so many young people who do nothing but contribute to this country," he told AFP.

"We've lived here all our lives, we consider ourselves American, even though we don't have the paper to show it." He is a shining example of the American dream.

After passage of DACA, he attended a US college on a soccer scholarship and then was drafted to play in the domestic professional soccer league -- the first undocumented immigrant to achieve that goal.

Morocco to begin gradual liberalisation of dirham

AFP, Rabat

Morocco will start a gradual and controlled liberalisation of its currency the dirham from Monday, Prime Minister Saad-Eddine Al-Othmani said after a cabinet meeting.

The North African country has had a fixed exchange rate regime for the dirham since the 1970s. It is pegged to the euro and the dollar.

Othmani spoke to AFP on Friday after a cabinet meeting during which the long-expected decision was taken.

The process of moving towards what the authorities call a "flexible exchange rate" had been expected to begin in July after a recommendation by the International Monetary Fund. But the move was delayed with the government arguing that it needed more time to study the procedure.

Officials have stressed that there would be no devaluation of the dirham.

The finance ministry said in a statement on Friday that Bank Al-Maghrib, the country's central bank, will "continue to intervene on the exchange market to ensure liquidity".



Md Anwarul Azim Arif, chairman of Social Islami Bank, attends the bank's two-day annual business conference at Le Meridien Dhaka on Friday. Quazi Osman Ali, CEO, was present.

SIBL

Government of the People's Republic of Bangladesh Ministry of Foreign Affairs Request for Expression of Interest (Eol)		
1.	Ministry	Ministry of Foreign Affairs (MoFA).
2.	Procuring entity name	Ministry of Foreign Affairs.
3.	Expression of Interest for	Event Management Services for Organizing the 45th OIC-CFM, Dhaka.
4.	Eol reference No.	19.00.000.225.31.126.16
5.	Date	10 January 2018.
6.	Procurement method	Quality and Cost Based Selection (QCBS).
7.	Source of funds	Government of Bangladesh (GoB).
8.	Eol closing date & time	25 January 2018 up to 11:00am.
9.	Brief description of the assignment	The Ministry of Foreign Affairs, Government of Bangladesh is going to host the 45th Council of Foreign Ministers (CFM) of the OIC in the first week of May 2018 in Dhaka. To ensure successful arrangement of this prestigious CFM, the Ministry of Foreign Affairs has decided to engage reputed and responsive Event Management Company(s) with responsibilities in packages as follows: a) Transportation, city branding; b) Arrangement of inauguration/closing; venue preparation, arrangement and management of the conference including all relevant technical support; electrical, electronics and ICT equipment, Simultaneous Interpretation System (SIS); PA System; Support Personnel; Publicity Drives; Temporary Infrastructural Support; c) Supply of logistic items including furniture, office equipments etc; d) Publication of brochure, booklet etc.; production of documentaries; e) Production/Procurement of gift items, souvenir, conference kits, stationeries etc; Live show; f) Conceptualizing and organizing a befitting cultural program; food and services, and guest entertainment; technical tour.
10.	Experience , resources and delivery capacity required	a. Trade licence renewed for the current fiscal year, or company certificate of incorporation, business identification number (VAT number), taxpayer identification number (TIN certification) and income tax certification for income year 2016-2017, National ID of CEO/MD or authorized personnel. b. In-house availability of adequately experienced manpower to be assigned for services, i.e. CV of key-personnel and consultants who will work. c. Satisfactory audited turnover over last 5 years (2012-2017). Must have at least 10 years of experience in providing similar services with proven experience of working with GOB/other organizations. d. Client list and experience certificate (appreciation letter of organization/ institution/company worked for as claimed in experience). e. Recent experience of arranging international conference(s) for GOB/other organizations. f. Proof of completing at least 2 (two) events worth BDT 5 crore in a single work order during the last 2 years or, in its absence record of proven artistic and quality work. g. Satisfactory bank solvency certificate, (or equivalent, .e.g. credit line, bank statement) h. Sample of quality brochure/booklet/catalogue or 2 sizeable book published within last three years for the packages (d), (e) and (f). i. And other eligibility criteria will be mentioned and detailed in the Request for Proposal (RFP).
11.	Other details	(a) Package by package (a, b, c, d, e, f) submission of Eol is requested. (b) RFP (Request for Proposal) will be issued to the short-listed companies from the office of the undersigned. (c) Eol in two sets (original and duplicate) must be submitted in sealed envelope and delivered to the address of the undersigned. (d) Association or joint venture is allowed.
12.	Name of the official inviting Eol	Md. Kamruzzaman.
13.	Designation of the official inviting Eol	Director.
14.	Address of the official inviting Eol	Director (IO), Ministry of Foreign Affairs, Segunbagicha, Dhaka-1000.
15.	Contact details of the official inviting Eol	Tel: 9554231 Fax: 9555283, 9572259
16.	The procuring entity reserves the right to accept or reject any/all Eols.	
Md. Kamruzzaman Director (IO), Ministry of Foreign Affairs		
GD-121		

GD-121

H&M 'racist' ad adds to company's woes

AFP, Stockholm

A racism scandal at H&M is the latest indication of management problems at the Swedish clothing giant, once the darling of shoppers but now struggling to make the switch to e-commerce, analysts say.

The fast-fashion group is one of Sweden's largest export brands and industrial heavyweights, alongside Ikea, Spotify, Electrolux and Volvo.

Owned by the Persson family dynasty, it has been listed on the Stockholm stock exchange since 1974.

It has collaborated with superstars like Beyoncé and Madonna, and prestigious fashion houses including Sonia Rykiel, Lanvin and Kenzo have designed exclusive collections for the group.

H&M is one of the most well-known brands in the world, with global brand consultancy Interbrand ranking it the 23rd best known company worldwide in 2017 -- ahead of Ikea and fashion luxury goods manufacturer Hermes. But lately, H&M has struggled to lure shoppers into its 4,553 stores around the world, and has been slow to develop its online offering.

"It's (been) one of the toughest years for H&M," Joakim Bornold, an economist at the investment bank Nordnet told AFP, noting that the company's stock price has fallen by 35 percent since January 2017.

In December, the group announced a four percent drop in fourth quarter sales from the previous year, to 50.4 billion kronor (5.0 billion euros, \$6.22 billion).

Not only have H&M sales almost never declined, but the drop was bigger than analysts had expected.

H&M, which also owns the brands COS, Monki, Weekday, Cheap Monday, Arket and H&M Home, said in December it would be closing stores, but didn't specify how many or where. The company will publish its full-year earnings report on January 31.

"They have failed in describing their vision for the e-commerce business and how they plan to compete with truly digital companies," Bornold said.

"That, combined with worse sales figures than expected, has affected investors' faith in the company." Chief executive Karl-Johan Persson rejects that analysis. "Our digital strategy is crystal clear. E-commerce, for all our brands, is definitely a part of the company that is going very well and is profitable," insists Persson, heir to the company founded by his grandfather Erling.

At 42, he has headed the group for eight years. Some observers have questioned whether he'll soon be shown the door, though his father Stefan Persson, the chairman of the board, has ruled out such a move.

As if the company's earnings weren't problematic enough, H&M last week found itself in the middle of a social media storm, accused of racism.

Its online catalogue featured an advertisement of a black boy sporting a hoodie with the words "Coolest monkey in the jungle" written on it.

According to Gothenburg University marketing professor Eva Ossiansson, the gaffe is a sign that H&M has lost its Midas touch.

"It signals that the company has problems to cope with, both in terms of how their business should develop with regard to e-commerce and the digitalisation in our society, as well as in their communication," she said.

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Memo No: 25.36.9000.112- 4598Dated: 11/01/2018

Invitation for Tender (Works)
e-Tender Notice

e-Tender is invited in the National e-GP System Portal (www.eprocure.gov.bd) for the procurement of following works, details are given below.

Sl. No.	Package No.	Name of work	Tender last selling (date & time)	Tender closing (date & time)	Tender opening (date & time)	Tender ID No.
01	IFT-SDE-2/18/2017-18	Construction of 2nd Floor in Woman Barrack Building under Sunamganj Police Line, Sunamganj (Sub-Head: Civil, Sanitary, Electric)	30-Jan-2018 16:00	30-Jan-2018 16:00	30-Jan-2018 16:00	152783

This is an online tender where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted.

To submit e-Tenders, registration in the National e-GP System Portal (www.eprocure.gov.bd) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered banks branches up to dated (mention in Notice). Further information and guidelines are available in the National e-GP System and e-GP help desk (helpdesk@eprocure.gov.bd).

Md. Abu Jafar Siddik
Executive Engineer
PWD Division, Sunamganj

GD-127

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার অধ্যক্ষের কার্যালয় ঢাকা ডেন্টাল কলেজ, মিরপুর-১৪, ঢাকা-১২০৬ স্মারক নং-ঢাডেক/আ/সো/২০১৭-১৮/৬৯ তারিখঃ ১১/০১/২০১৮ইং	
দরপত্র বিজ্ঞপ্তি	
০১	মন্ত্রণালয়/বিভাগ
০২	সমগ্রাঙ্ক/স্বত্বাধিকারীর নাম ও ঠিকানা
০৩	বাজেট ও বরাদ্দের উৎস
০৪	দরপত্র আহ্বান পদ্ধতি
০৫	আবশ্যকৃত দরপত্রের স্মারক ও তারিখ
০৬	দরপত্রের নাম/কাজের বিবরণ
০৭	দরপত্র প্রচারের তারিখ
০৮	ক্রয় প্রক্রিয়া
০৯	দরপত্রাদানের যোগ্যতা
১০	দরপত্র তফসিলের মূল্য
১১	দরপত্র জামানত/বায়নার পরিমাণ
১২	দরপত্র গ্রহণের স্থান, তারিখ ও সময়
১৩	দরপত্র তফসিল গ্রহণের স্থান, তারিখ ও সময়
১৪	দরপত্র বাস্তবায়নের তারিখ ও সময়
১৫	দরপত্র আহ্বানকারী কর্মকর্তার নাম ও পদবী
১৬	যোগাযোগ
বিস্তৃত বিজ্ঞপ্তি বর্ণনা ও অন্যান্য শর্তাবলী/নিয়মাবলী দরপত্র তফসিল মোতাবেক।	
অধ্যাপক ডাঃ আবুল কালাম বেপারী অধ্যক্ষ	
জিডি-১১৯ ঢাকা ডেন্টাল কলেজ, মিরপুর-১৪, ঢাকা	