

German exports tick higher in July

AFP, Frankfurt

German exports in July continued to recover from the virus-related slump but still lagged heavily behind pre-pandemic numbers, official data showed Tuesday.

Exports grew 4.7 per cent month-on-month in July, a slower acceleration than the 14.9 per cent increase in June, German statistics agency Destatis said in seasonally adjusted figures. Europe's top economy shipped goods abroad worth 102.3 billion euros (\$102.9 billion) and imported goods worth 83.1 billion euros.

The July data marked the third month-on-month jump in German

exports following steep plunges in March and April when coronavirus lockdowns battered trade and disrupted supply chains around the world.

Underlining the tough recovery ahead, exports were still 11.0 per cent lower in July than in the same month a year earlier while imports were down 11.3 per cent.

Although the latest data keep German hopes of a "V-shaped recovery alive, "we should not get carried away by these numbers", said ING bank economist Carsten Brzeski.

"The German export sector is still suffering from structural challenges

including trade tensions, Brexit and global supply chain disruptions, as well as difficulties among its main trading partners to cope with the virus.

German exports to China, which is further along in battling the Covid-19 pandemic than most countries, fell by just 0.1 per cent year-on-year in July, the data showed. But exports to the hard-hit United States plummeted by 17.0 per cent. Economy Minister Peter Altmaier said last week that the German economy was in the midst of a V-shaped rebound, despite the threat of further spikes in coronavirus infections across Germany and Europe.

India pushes state-run banks to step up loans to street vendors

REUTERS, Mumbai

Banks in Madhya Pradesh are scrambling to boost lending to street vendors in a bid to bolster numbers ahead of a visit this week by Prime Minister Narendra Modi, according to sources and letters seen by Reuters.

A scheme that is part of a coronavirus relief package launched this year offers collateral-free loans of 10,000 rupees (\$136.13) to help an estimated 5 million street vendors, but state-run banks mired in bad debt have been hesitant to lend.

"All bank branches in the state need

to immediately accept all applications submitted under the street vendor scheme and disburse loans without delay," the Bank of India told some senior employees in a letter, in light of Modi's visit.

Reuters reviewed similar memorandums and emails sent by Central Bank of India and Punjab & Sind Bank to employees in Madhya Pradesh, ordering them to sanction and disburse loans by Tuesday.

The prime minister's office, the finance ministry, the Bank of India, the Central Bank of India and the Punjab & Sind Bank did not

immediately respond to requests for comment. Several branches of state-run banks were open on Sunday to distribute loans, according to one banker and an email seen by Reuters.

Bankers have also been warned of penalties if targets are not met, said two sources who spoke on condition of anonymity.

"There is so much pressure from the government and senior management to sanction these loans right now that the due diligence process has gone for a toss," said one banker at a state-run bank.

Behaviour change during Covid-19: Could social marketing do it differently?

FROM PAGE B4

Segments due to its inherent peculiarities and uniqueness usually respond to campaign elements differently and different techniques are required to reach and motivate various segments.

In social marketing, the behaviour changes are sought to proceed in a sequence of five stages: awareness, engagement, behaviour change, make it social norm and improve social/environmental outcomes.

Therefore, the segment 'Sceptics' may need message to boost their awareness with the aim to increase their commitment toward behaviour change, whereas segment 'Status Quo' should get message to continue their adopted behaviour.

Moreover, the creativity of the message, uses of words, images and its explanation should be tailored to a particular segment's characteristics to get maximum reach of the target audience.

For example, the expression 'Social distance' needs to be explained in mass media for mass level understanding not only with words but also with various images to ensure its specific understanding.

Once, the goals for each segment is decided, an effort is needed to understand the existing social norms, potential barriers of behaviour change and competing behaviours (e.g., the

behaviours those target group prefer to do).

However, the barriers like 'how to maintain social distancing in a slum', 'where to wash hands in roads', 'how to get free mask and wear it while working in intense sunlight', 'where to dispose of those mask' are not getting enough attention in those communications.

Thus, to be effective, strategies need to be undertaken to make those proposed behaviours at least as attractive as some of the competing alternatives.

Unless the environment and its infrastructure are not supporting the behaviour change, removing some of the barriers as mentioned above are difficult.

Therefore, an upstream social marketing influence also need to design and implement the downstream behavioural change. Partnerships between governments, non-profits and private sector organisations for the purpose of delivering information to citizens could be an option. Thanks to the Ministry of ICT and a2i who partnered with Facebook and launched a nationwide social media campaign to circulate health message related to Covid-19 for the people of Bangladesh. Nevertheless, door-to-door campaign by community social service providers is also needed to reach those who are not reachable in social or mass media.

Identical to the world, Covid-19 pandemic is new for Bangladesh. Therefore, a foolproof plan of intervention programme may not be possible at a go.

Continuous monitoring is needed to improve or adapt with the targeted market requirements. Specific criteria-based evaluation of intervention programme at a specific interval can also yield actionable insights about what worked well, what didn't and what lesson we can carry forward for the next phase of intervention.

Worldwide different states, cities, neighbourhoods, businesses, educational institutions, public places have started to reopen, so also in Bangladesh.

However, the risk of infection and its spread are still there. Until, an effective vaccination is available, we have no other options other than adopting these new behaviours of wearing mask, quarantine, queuing, handwashing and so on to survive.

Therefore, a well-planned long-term behaviour change social marketing intervention programme directed by government authorities in collaboration with diverse stakeholder is a necessity to fight against the Covid-19.

The writers are working as professors at the Department of Marketing, Faculty of Business Studies, University of Dhaka.

Being caring, accommodative and patient is the need of the hour

FROM PAGE B4

Our roadmap to manage this crisis was driven by a simple five-pillar model focusing on the workforce (People), protecting supply chain (Supply), adjusting to fluctuating demand (Demand), preserving cash (liquidity in the organisation) and supporting the larger community with our purpose driven brands (Community).

In the last six months, I along with my management team simply followed these 5 pillars putting people as our first priority. Our philosophy has been if we took care of our people, they would take care of the business. And that came true when we see how we managed to weather the storm.

We have worked with the government and other stakeholders to ensure the supply of our products in the market. Consumers needed our brands to be available and we have ensured that. We have closely observed demand signals with the emerging situation and planned our business accordingly.

And we have ensured cash to support our business and ensured on-time payment of all our suppliers and vendors along with duty and tax submissions to government exchequer. Finally, we were one of the first few companies who committed certain investments for the community and help Bangladesh in its fights against Covid-19.

I am happy to share that in the past six months we have worked with so many partners like BRAC, WaterAid, UNICEF, UNDP, UNWOMEN, Bangladesh Red Crescent Society, 2030WRG, Bhumiyo and have already

invested over Tk 350 million to support over 60 million Bangladeshis through different initiatives.

What have you done to utilise consumers' new habit of buying from digital marketplaces?

In Bangladesh we started to offer Unilever products through our online shop UShop (www.ushopbd.com). We had launched this platform for exclusive use of our employees, but the growing popularity amidst the crisis gave us the confidence to scale it up for general consumers as well.

When the lockdown was getting extended beyond a few weeks, the UShop team realised the need for a reliable and authentic online source for Unilever products. Within just two weeks, UShop unlocked flexible features like home delivery, online payment, and e-commerce ready packaging to service the consumers outside of Unilever.

The UShop team first communicated and on-boarded employees from 46 different corporate houses. Over the last few weeks, this service is now delivering in 10 different districts across Bangladesh, and the team is successfully maintaining close to 90 per cent on-time delivery.

What is your take on government responses to help business overcome the situation?

I have already mentioned that we have received constant support from the government and that helped us continue our operations. This is because Unilever is one of the trusted companies in Bangladesh and we have constantly engaged with the government at every level. I appreciate the initiatives the government has taken in the past 6

months and engaged with businesses to understand their perspective. However, stronger coordination is critical to recovering from the economic shock and putting the country back on the path of sustained growth.

And finally what are the lessons learned?

1. It is a crisis - at human, health and economic level that is forcing all of us to relearn principles of our lives and business continuity.

2. Human resilience is the strongest defense known to mankind. However, the physical, mental and emotional suffering caused by the crisis has impacted each of us. Being caring, accommodative and patient is the need of the hour.

3. Digital transformation across all walks of life, government, business, education and healthcare was accelerated during this crisis. This change is here to stay. We must learn and make use of it to drive efficiency as well effectiveness.

And what the government and businesses should do to take the economy back to normalcy?

1. Support demand creation: through direct benefit transfer, wage(s) for work and supporting industry, agriculture and development projects to prosper.

2. Promote and support entrepreneurship - that would be a great way to unlock the potential of this country and her talented citizens.

3. Simplify, not reduce tax & duty structure - bring more clarity by not leaving scope for different interpretations. Also provide predictability for businesses to invest, plan and reap the rewards of their hard work.

বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন
সিকিউরিটিজ কমিশন ভবন
ই-৬/সি, আগারগাঁও, শের-ই-বাংলা নগর প্রশাসনিক এলাকা, ঢাকা-১২০৭
www.sec.gov.bd

Ref. No. BSEC/Admin/20.01/1993(Part-11)-513 Date: 08/09/2020

Re-Request for Expressions of Interest

Selection of Individual Consultant (National) (Lump-Sum) – 1 (Position)

1. Digital Strategy and Transformation Consultant

1. Ministry/Division	Ministry of Finance/Financial Institutions Division.
2. Agency	Bangladesh Securities and Exchange Commission.
3. Procuring entity name	Bangladesh Securities and Exchange Commission.
4. Procuring entity code	Not used at present.
5. Procuring entity district	Dhaka.
6. Expression of Interest for Selection of	Digital Strategy and Transformation Consultant.
7. EOJ Ref. No.	BSEC/Admin/20.01/1993(Part-11)-513.
8. Date	08/09/2020

KEY INFORMATION

9. Procurement sub-method	Selection of Individual Consultant (Lump-Sum).
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FUNDING INFORMATION

10. Budget and source of funds	Own fund.
11. Development partner (if applicable)	N/A.

PARTICULAR INFORMATION

12. Project name	N/A.
13. EOJ closing date and time	28 September, 2020 2:00pm.

INFORMATION FOR APPLICANT

14. Brief description of the assignment	Bangladesh Securities and Exchange Commission is seeking an experienced professional to advise and consult BSEC's top management, create a long-term strategic plan and road maps for technology innovation, and thus prepare BSEC and the overall secondary securities and capital market participants with modern infrastructures and appropriate protection against digital disruptions.
15. Duration of service	The duration of service is (18) months from the date of contract signing.
16. Experience, resources & delivery capacity required	The qualification and experience required for the assignment is Candidates meeting the following requirements are encouraged to apply: <ul style="list-style-type: none"> Overall 25+ years of experiences with a minimum of 20 years' in Financial Services industry, preferably within the Banking, Capital markets or securities industry settings. We are looking for an expert who has valid experiences working with enterprises and is driven by solving business, operational and technological problems using digital technologies to "bridge old with the new". Extensive digital strategy and transformation expert with extensive experience in running large scale digital transformation programs in mid to big size enterprises (of which minimum 03 years within Financial Services) covering three or more of (in order of priorities): (1) Technology Transformation, (2) Cloud Technology Adoption, (3) Business Process Reengineering, (4) Cyber security, (5) Robotics Process Automation, (6) Advanced Analytics and visualization, (7) Block chain, Distributed Ledger & Smart Contracts, (8) Artificial Intelligence/Machine Learning (AI/ML). Extensive experience in leadership and stakeholder management. Consulting services experience or experience of selling in a consultative environment. Good listening skills, ability to ask questions and probe to uncover issues. Experience in structuring and developing compelling proposals and strategy documents. Proven ability to work independently and as a team member. Good communication (written and oral) and interpersonal skills. Good organizational, multi-tasking, and time-management skills. Outstanding academic background including master's degree(s) in Technology, Engineering or Business Administration. At least 1 year of experience in undertaking change management and culture change activities to support an organization's transformation.
17. Other details (if applicable)	a. Duration of service contract with the successful applicant will be for the period of 18 months. b. Expression of Interest (EOI) in hard copies - one original copy & one duplicate copy along with a soft copy in editable mode (CD or pendrive) must be submitted by the applicant on or before 28.09.2020 up to 2:00pm local time in a sealed envelope delivered in person or courier to the address below or email at kazimdalislam@sec.gov.bd and be clearly marked Expression of Interest for 'Digital Strategy and Transformation Consultant'. No application will be received after the deadline. c. Persons who are in service should submit application through proper channel. d. The procuring entity reserves the right to accept or reject any or all EOIs without showing any reason whatsoever. e. Further information may be obtained from: Admin Department, BSEC, Securities Commission Bhaban, E-6/C, Agargaon, Dhaka-1207. f. Applicants are advised to provide information indicating that they are qualified to perform the services (Complete CV in prescribed form with other details as applicable). The soft copy of Request for Application (RFA) will be available in the website www.sec.gov.bd. Applicants may also obtain RFA document through email. Please send your request to: kazimdalislam@sec.gov.bd. g. Only shortlisted candidates will be invited for interview. A shortlist of consultants will be prepared upon evaluation of EOIs of the eligible applicants and invited for interview. Rule-112 of Public Procurement Rule (PPR)-2008 will be followed for Selection of Individual Consultant (SIC).

PROCURING ENTITY DETAILS

18. Name of the official inviting EOI	Kazi Md Al Islam.
19. Designation of the official inviting EOI	Assistant Director.
20. Address of the official inviting EOI	Securities Commission Bhaban, E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area, Dhaka-1207, Bangladesh.
21. Contact details of the official inviting EOI	Email: kazimdalislam@sec.gov.bd

The procuring entity reserves the right to accept or reject any or all EOIs and also to the procurement process at any stage without showing any reason whatsoever.

মুজিববর্ষের অঙ্গীকার
উন্নয়ন-অর্থায়নের উৎস হবে পুঁজিবাজার

Kazi Md. Al Islam
Assistant Director
Bangladesh Securities and Exchange Commission

Government of the People's Republic of Bangladesh
Office of the Project Director
"Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project
Bangladesh Livestock Research Institute (BLRI)
Animal Health Research Division, Savar, Dhaka-1341
Phone: +88 02-7791676 Ex-262, E-mail: msamad@blri.gov.bd

Memo No: 33.05.2672.112.12.001.20-54 Date: 08/09/2020

Invitation for Proposal

Proposals are invited for Procurement of Non Consulting Services (PNCS) for smooth carry out of the project planned activities under Zoonoses and TAD P & C Research being implemented by BLRI. Standard Tender Document (National) for Procurement of Non-Consulting Services can be obtained from the BLRI website (www.blri.gov.bd) or by an e-mail request to msamad@blri.gov.bd. Interested bidders may obtain further information from the office of the undersigned during office hours (9:00 am - 5:00 pm) on all working days up to 30 September, 2020.

1. Ministry/Division	Ministry of Fisheries and Livestock
2. Agency	Bangladesh Livestock Research Institute
3. Name of procuring entity	Project Director
4. Project name	Zoonoses and Transboundary Animal Diseases Prevention and Control Research Project
5. Project code and location	223038200, Savar, Dhaka-1341
6. Invitation for	Selection of manpower supplying firm/company
7. Invitation reference	33.05.2672.112.12.001.20-54
8. Procurement Method	Procurement of Non Consulting Services (PNCS)-OTM
9. Budget and source of fund	GOB
10. Tender Package number and name	S-04(2020-21) (Manpower supplying firm/companies for outsourcing)
11. Tender Publication Date	09/09/2020
12. Tender Last selling date	30/09/2020;
13. Tender submission and closing date and time	01/10/2020; Time: 3:00 pm
14. Name and address of the office	Mohammed Abdus Samad, PhD, Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Animal Health Research Division, Bangladesh Livestock Research Institute (BLRI), Savar, Dhaka-1341
15. Selling Tender Document (Principal)	Office of the Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Animal Health Research Division, Bangladesh Livestock Research Institute (BLRI), Savar, Dhaka-1341
16. Receiving Tender Document (Principal)	Office of the Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Bangladesh Livestock Research Institute (BLRI), Animal Health Research Division, Savar, Dhaka-1341
17. Eligibility of Tenderer	The consulting firm shall have at least 3 years full-time practical experience in manpower supply to any government organization/semi govt./Autonomous bodies. The firm must be submitted following documents: (1) Company registration certificate, (2) financial statement for last 3 years, (3) update income tax certificate and VAT certificate, (4) Bank solvency certificate, (5) Experience certificate and (6) Number of Team member and experiences.
18. Brief description of services	Supply of following manpower: One (1) Accountant; One (1) Office Sahayak-cum-Computer Operator; Five (5) Laboratory Technician; One (1) Driver; Three (3) Laboratory Attendant and one (1) office Sahayak.
19. Tender security amount	5.40 Lakh Taka.
20. Completion time (month)	up to project period (June 2024)
21. Contact details of official inviting tender.	Mohammed Abdus Samad, PhD, Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Bangladesh Livestock Research Institute (BLRI), Animal Health Research Division, Savar, Dhaka-1341
22. The procuring entity reserves the right to reject all the tender or annul the tender proceeding.	
23. Interested bidders are requested to collect proposal from undersigned office.	

Mohammed Abdus Samad, PhD
Project Director
"Zoonoses and TAD P & C Research" Project
Savar, Dhaka-1341