

Over 40pc Britons struggling financially amid pandemic, says UK regulator

REUTERS, London

More than 40 percent of Britons are struggling financially or suffering poor health, a sharp increase from last year driven by the COVID-19 pandemic, Britain's Financial Conduct Authority said on Thursday.

The FCA said there are now 27.7 million adults in Britain affected by low financial resilience, poor health or other recent negative life events, up from 24 million in February 2020, a month before the country went into its first lockdown to fight the pandemic. Britain's total population is 67 million.

Having just one of the characteristics puts a consumer at greater risk of harm, the FCA said in the latest findings of its regular Financial Lives survey.

The survey contacted 16,000 people between August 2019 and February 2020, with a follow up survey of 22,000 people in October last year.

Consumers with too much debt to manage or low levels of savings or erratic earnings rose from 10.7 million to 14.2 million during 2020, the FCA said.

Over 13 million people are expected to struggle to make ends meet, with many saying they are expected to take on more debt, cut back on essentials, or use a food bank, it said.

"The pain is not being shared equally with a higher than average proportion of younger and BAME adults becoming vulnerable since March," said Nisha Arora, the



REUTERS/FILE

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FCA's director of consumer and retail policy.

"It is likely the picture will have got worse since we conducted the survey," she said.

To ease the financial pain of COVID-19, which caused the worst economic slump in 300 years, the government told banks to offer payment "holidays" lasting many months on mortgages, credit cards and other forms of credit.

One in six mortgage borrowers or 3.2 million people took up a payment deferral.

The expiry of relief measures this year is likely to trigger more financial difficulties for people, with Bank of England Deputy Governor Sam Woods warning last week that the worst was yet to come for banks, which had provided the measures.

Finance minister Rishi Sunak is under pressure to do more to protect the economy and fund the fight against Covid-19 in his March 3 budget, having already increased spending and cut taxes by over 280 billion pounds (\$385 billion).

Shell to invest \$5-6b annually in green energy

AFP, London

Anglo-Dutch oil giant Shell will invest up to \$6 billion (4.9 billion euros) per year in green energy after its oil output peaked in 2019, the group said Thursday.

The energy major outlined extra cash for biofuels, electric car charging and renewables and said the group's crude oil production was gradually declining.

"Shell today set out its strategy to accelerate its transformation into a provider of net-zero emissions energy products and services," it said in a statement.

The company "confirmed its expectation that total carbon emissions for the company peaked in 2018, and oil production peaked in 2019".

Energy companies worldwide are accelerating plans to transition into greener energy, which demands big investments at a time when the oil majors are looking to make sizeable savings.

"Our accelerated strategy will drive down carbon emissions and will deliver value for our shareholders, our customers and wider society," Shell chief executive Ben van Beurden said.

"We must give our customers the

products and services they want and need -- products that have the lowest environmental impact. "At the same time, we will use our established strengths to build on our competitive portfolio as we make the transition to be a net-zero emissions business in step with society," van Beurden added.

The update came one week after Shell posted huge annual losses as the coronavirus pandemic slashed energy demand and prices in 2020.

Shell dived into a net loss of \$21.7 billion (18.1 billion euros) last year as factories shut and planes were grounded.

The Anglo-Dutch group's loss compared with a net profit of \$15.8 billion in 2019.

Shell's results and large job cuts mirrors the situation elsewhere in the energy sector. British rival BP, which is cutting around 10,000 roles, reported a 2020 net loss of \$20.3 billion.

US giant Exxon Mobil suffered an annual loss of \$22.4 billion. Meanwhile French peer Total on Tuesday said it was changing its name to TotalEnergies to reflect a move away from fossil fuels, alongside news it had posted a \$7.2-billion net loss last year.

After lockdowns began to spread towards the end of last year's first quarter, oil prices dropped off a cliff, even briefly turning negative.

Prices have rebounded sharply however to 13-month highs and levels seen before the pandemic took hold.



Chittagong Hill Tracts Development Board
Engineering Section
Rangamati

Memo No. 29.31.0000.011.07.726.18-57, Date: 09-02-2021

e-Tender Notice
(Limited Tendering Method)

This is to notify all concerned that the following tenders have amendment through e-GP Portal:

Tender ID & Package No.	Description	Publication date & closing date
540078 & CHTDB-RANG/2020-2021/221001100-46	Construction of Shree Shree Jagadatri Matrimondir Sadhu Nibas of Rangamati Sadar upazila under CHTDB Rangamati.	09-Feb-2021 09:00 & 25-Feb-2021 12:00
544963 & CHTDB-RANG/2020-2021/221001100-47	Supplying equipment and furniture for Rangamati various media organization under CHTDB Rangamati.	09-Feb-2021 09:00 & 25-Feb-2021 12:00
544968 & CHTDB-RANG-RR/2020-2021/5	Re-construction of road from Jhograbil main road to Thangyapara of Rangamati Sadar upazila under the project of repair of road constructed by CHTDB in various upazila of Rangamati Hill District.	09-Feb-2021 09:00 & 25-Feb-2021 12:00
544970 & CHTDB-RANG/2020-2021/221001100-48	Supplying of furniture and electronics equipment for various media institution of Rangamatizila under CHTDB Rangamati.	09-Feb-2021 09:00 & 25-Feb-2021 12:30
544981 & CHTDB-RANG/2020-2021/221001100-49	Construction of road from Dr. Maniklal Dewan Garden to Oghoiya Monpara at Sapchari union of Rangamati Sadar upazila under CHTDB Rangamati.	09-Feb-2021 09:00 & 25-Feb-2021 12:30

The interested firms/persons may visit the website: www.eprocure.gov.bd to get the details of the tender. 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-Tender, registration in the National e-GP Portal (<http://www.eprocure.gov.bd>) is required. Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).

SD/-
Md. Mozibul Alam
Executive Engineer
Chittagong Hill Tracts Development Board
Rangamati

GD-291

ArcelorMittal names founder's son new CEO

AFP, Luxembourg

Steel giant ArcelorMittal announced Thursday that Aditya Mittal, the son of company founder Lakshmi Mittal, will replace him as the group's chairman and CEO.

The elder Mittal will become executive chairman of the Luxembourg-based company while the younger, currently chief financial officer, will run the management team.

The announcement came as the company said it had reduced its net loss in 2020 by a factor of three to \$733 million, even though sales dropped by a quarter.

Despite the worldwide coronavirus slump, ArcelorMittal returned to profit in the fourth quarter of last year.

Looking forward to 2021, the company expects global steel demand to increase by between 4.5 and 5.5 percent, after it dropped by one percent in 2020.

Lakshmi Mittal said he was proud of the group's performance and that he was pleased to be handing on the reins "in a position of relative strength."

Government of the People's Republic of Bangladesh
Department of Immigration and Passports (IP)
Agargaon, Dhaka-1207
www.dip.gov.bd

Invitation for Expression of Interest (EOI)

1. Ministry/ Division	Security Service Division, Ministry of Home Affairs
2. Agency	Department of immigration and Passports
3. Procuring Entity Name	Director General
4. Procuring Entity Code	N/A
5. Procuring Entity District	Dhaka, Bangladesh
6. Expression of interest for selection of	Selection of service provider to collect printed passports from Personalization center Uttara and Agargaon, Dhaka and distribute those to Bangladesh Missions (BM) in abroad.
7. EOI Ref No	58.01.0000.102.07.035.19.86 . Date: 11/02/2021
8. Date	Dispatch Date: 11/02/2021
9. Procurement Method	Least. Cost Based Selection (LCBS)
10. Budget and source of Funds	Government of Bangladesh (GoB)
11. Development Partners (if applicable)	None
12. Project/Program Code (if applicable)	Not applicable
13. Project/Program Name (if applicable)	Not applicable
14. EOI Closing Date and Time	(21-days)- 03/03/2021, 12.00 noon

Key information

15. Brief Description of Assignment	The objectives of the EOI is to select a reliable and International experienced postal/courier service provider that would collect printed passports from personalization Centre at Uttara and Agargaon, Dhaka and distribute those to 81 Bangladesh Missions (BM) in abroad. Name of the Bangladesh Missions are: 1) Ankara, Turkey, 2) Beijing, China, 3) Birmingham, UK, 4) Colombo, Sri Lanka 5) Kathmandu, Nepal, 6) Kuala Lumpur, Malaysia, 7) London, UK, 8) Manchester, UK 9) Muscat, Oman, 10) New Delhi, India, 11) Rabat, Morocco, 12) Berlin, Germany, 13) Brussels, Belgium, 14) Doha, Qatar, 15) Calcutta, India, 16) Male, Maldives, 17) Moscow, Russia, 18) Tashkent, Uzbekistan, 19) The Hague, Netherlands, 20) Tripoli, Libya, 21) Washington, USA, 22) Tokyo, Japan, 23) Paris, France, 24) Los Angeles, USA 25) Bangkok, Thailand, 26) Brunei, 27) Cairo, Egypt, 28) Canberra, Australia, 29) Hanoi, Vietnam, 30) Jakarta, Indonesia, 31) Thimphu, Bhutan, 32) Seoul, South Korea, 33) Singapore, 34) Stockholm, Sweden, 35) Pretoria, South Africa, 36) Agartala, India, 37) Amman, Jordan, 38) Islamabad, Pakistan, 39) Jeddah, KSA, 40) Karachi, Pakistan, 41) Manama, Bahrain, 42) Rome, Italy, 43) Riyadh, KSA 44) Tehran, Iran, 45) Abu Dhabi, UAE, 46) Hong Kong, 47) Kuwait, 48) Madrid, Spain, 49) Manila, Philippine, 50) Nairobi, Kenya, 51) New York, USA 52) Ottawa, Canada, 53) Yangon, Myanmar, 54) Istanbul, Turkey, 55) Milan, Italy, 56) Baghdad, Iraq, 57) Athens, Greece, 58) Kabul, Afghanistan 59) Freetown, Sierra Leone , 60) Rio de Janeiro, Brazil, 61) Bucharest, Romania, 62) Vienna, Austria, 63) Warsaw, Poland, 64) Copenhagen, Denmark, 65) Mumbai, India, 66) Abuja, Nigeria, 67) Kunming, China, 68) Port Luis, Mauritius, 69) Lisbon, Portugal, 70) Beirut, Lebanon, 71) Mexico City, Mexico, 72) Algiers, Algeria, 73) Addis Ababa, Ethiopia, 74) Chennai, India, 75) Guwahati, India, 76) Sydney, Australia, 77) Florida, USA 78) Khartoum, Sudan, 79) Geneva, Switzerland, 80) Dubai, UAE, 81) Toronto, Canada.
	Services to be delivered: The services include: 1) To collect passports from personalization Centre at Uttara and Agargaon Department of Immigration and passports (DIP), Dhaka and deliver intact packets which contained printed passports to respective Bangladesh mission in abroad. 2) To provide different sizes of packets to Personalization Center for packing printed passports as per DIP requirement. 3) Service provider will attach tag at proper level in the front side of the packets. 4) Service provider will provide proper secured vehicle for carrying passports. 5) Service provider will provide proper security during carrying and delivery of passports to the Bangladesh Missions. 6) Service provider will bear all expenses for carrying and clearing from respective customs department of concern countries. 7) Service provider will have sufficient and skilled manpower for service delivery. 8) In case of miss delivery, the service provider will recollect passport and deliver to proper Mission at their own cost without charging any extra fee. 9) Service provider will provide sufficient access in favor of concerned DIP/Mission official to the system deployed for this purpose. 10) Service provider will maintain the collection and delivery system throughout the contract period and hand over the system after the end of the contract. 11) Service provider will response real time basis to DIP/Mission's authorized personnel on any queries related to shipment and delivery of passports. 12) Online tracking system shall be established at DIP by service provider for getting information about Shipment and delivery status at any passport. 13) 24*7 call center services should be in place in Bangladesh, to get any information which is required by DIP & BM. 14) Service provider shall deliver passport to the concerned Bangladesh Mission within 48-96 hrs. from the receiving time at DIP. 15) All relevant expenses including vat and customs duty for the purpose of service delivery shall be borne by the service provider. 16) Service charge will be deducted at certain percentage mentioned in the particular condition of the contract for the delay of delivering services from bill of service provider. 17) In case of passport missing, service provider will compensate equivalent to passport fee and carrying charge.
16. Experience, Resources and Delivery	a) Experience of having packaging capacity and secured city required transport capacity. b) Experience of having Customs clearance. c) Having at least 10 years' experience of carrying and delivery of secured document in different countries. d) Having tracking systems of goods. e) Adequate skilled manpower and office premises to perform the service) Goods to be delivered to the destination within 72 hours. In case of remote area/undesirable reasons the time will be 96 hours. f) Having branch offices/supports in foreign countries to deliver the passport to Bangladesh Missions in abroad perfectly and timely. g) Experience certificate of similar assignments completed in the immediate past with user's certificate. To submit documents of on-going contract having valid internationally recognized relevant license. h) To submit annual turn-over of last three years. i) No arbitration is allowed.
17. Other Details (if applicable)	Envelope containing the applications (EOI) along with the relevant supporting documents to be marked with Expression of Interest for selection of service provider to collect and deliver printed passports to Bangladesh Missions in abroad..
18. Association with foreign firms	Association with foreign firms may be allowed.
Procuring entity Detail:	
19. Name of Official Inviting Expressions of Interest	Deputy Director (Establishment) For Director General.
20. Designation of Official Inviting Expressions of interest	Deputy Director (Establishment) Department of Immigration & Passports, E-7 Agargaon, Dhaka.
21. Address of Official Inviting Expressions of Interest	E-7, Agargaon, Sher-e-Bangla Nagar, Dhaka, Bangladesh.
22. Contact details of Official Inviting Expressions of interest	Phone: 02-9134011, Fax: +88029123399 dadmin@passport.gov.bd
23. Place of receiving the EOI	Deputy Director (Establishment), Room No-4006, Department of Immigration and Passports, E-7, Agargaon, Sher-e-Bangla Nagar Dhaka, Bangladesh.
24. Special instructions	Total work plan and methodology shall be submitted along with EOI.
Procuring entity reserves the right to reject all EOIs or annul the proceedings.	

(Tariq Salim)
 Deputy Director (Establishment)
 For Director General
 Phone: 02-48119850