



**M Reazul Karim, managing director and CEO of Premier Bank, and Ahmed Kamal Choudhury, adviser of SSL Wireless, signed an agreement centring the bank's "Digital Account Registration Service" recently. Syed Nowsher Ali, deputy managing director and head of the bank's general service division, Sami Karim and Kazi Ahsan Khalil, deputy managing directors, and Mohammad Anwar Hossain, chief operating officer of SSLCOMMERZ, were present.**

## Small traders diversify income to stay afloat

FROM PAGE B1  
In May 2020, he borrowed Tk 1.5 lakh from three non-government organisations to start his new venture besides keeping the laundry and mobile recharge shop open.

"I have to feed my family. That is why I have taken this path."

People who used to be customers of his laundry and mobile recharge shop are now buying groceries from him regularly.

"Besides, I have got some new customers," Islam said.

Ratan and Islam are just two of the millions of small businessmen in Bangladesh whose earnings fell to "near-zero" at the height of the first wave nearly a year ago.

A whopping 94 per cent of micro, small and medium enterprises experienced a sharp drop in sales because of the coronavirus pandemic, according to a survey of the International Finance Corporation and the World Bank last year.

There are about 56 lakh wholesale and retail establishments in Bangladesh.

Most MSMEs are still struggling as their incomes have not risen to the pre-pandemic level because of the lingering economic slowdown.

The second wave, which compelled the government to reinstate strict lockdowns in April, has shattered their recovery. As a result, they have had to diversify income opportunities.

Sheikh Mohammad Farid, a businessman in the West Tejuri Bazar area, used to sell vegetables before the pandemic.

When he saw that he could not manage the house rent by selling vegetables, he started selling groceries and cosmetics items.

"A shopper gets a lot of things from my store," Farid said.

Rahim Sarkar used to operate a laundry shop in Karwan Bazar area. But his customers also stopped coming. He started selling bananas.

After three months, he saw that his shop had been able to create a customer base. As a result, revenue has started to stream in again.

"I started selling bananas to save my laundry business," Sarkar said.

Mosharraf Hossain, owner of Dhaka Dry Cleaners in Rupnagar area of Mirpur, has been running a laundry shop since 2014. Before the pandemic, he used to earn Tk 20,000-22,000 per month.

When he was able to open the shop in June last year after lockdowns eased, the business had fetched a maximum of Tk 5,000 a month, nowhere near his monthly expenses.

So, Hossain added groceries to his shop in March this year. His income is rebounding.

"Thanks to the two businesses, I can now run my family. However, the business is not as thriving as before."

The policy the shoppers have adopted as part of their coping strategy after being forced into the Covid-induced crisis is very positive, said Sayema Haque Bidisha, a professor of the department of economics at the University of Dhaka.

"But which business (first or second) will be sustained will depend on how well the economy recovers from the Covid-19 crisis."

Hossain Zillur Rahman, executive chairman of the Power and Participation Research Centre, said the people in distress were looking for extra income.

"Income from their main professions collapsed. So, they were forced to find a way to earn extra money. This has increased the labour-hour. The thing is, people are not sitting idle."

However, the former caretaker government adviser said the new income opportunities might not yield the same level of earnings they had before the onset of the pandemic.

"How much state support is there remains to be seen. They are in trouble, and we have to work on how to help them." He called for a separate stimulus package for the small business.

## Evaly gets three weeks to respond

FROM PAGE B1  
On July 19, the commerce ministry sent a letter to Evaly, asking it to explain by August 1 how it would settle its current liabilities to customers and merchants. Evaly's reply came on the last day of the deadline.

In its reply, Evaly said it wanted to have its financial statements audited by a third party and set a valuation of the company. So, it needs six months to provide a full explanation.

The notice ordered the e-commerce site to come up with an explanation why no legal action should be taken against it to protect customers and merchants and prevent the digital commerce sector from any negative impact.

It also inquired about the company's business practices.

Ghosh said a decision will be taken after Evaly replies in full.

The commerce ministry's notice also asked the company to clarify the whereabouts of around Tk 338 crore that the platform owed to customers and merchants. According to an investigation report of Bangladesh Bank, Evaly has a liability of Tk 213.94 crore to customers and Tk 189.85 crore to merchants.

The company has assets worth Tk 91.69 crore, of which its current assets amount to Tk 65.17 crore.

The commerce ministry said it had noticed that Evaly was not delivering products on time despite receiving advance payments from customers.

"The merchants from whom it gets products are also not being paid and as a result, a large number of buyers and sellers are likely to suffer financially," the notice said.

## Cyber security firm Norton buys Avast for \$8b

AFP, London

US cyber security giant NortonLifeLock is to buy Czech rival Avast for over \$8 billion to create a leading consumer business, the pair announced Wednesday after the pandemic fuelled online activity.

The deal, equivalent to more than 6.7 billion euros, "is a huge step forward for consumer cyber safety and will ultimately enable us to achieve our vision to protect and empower people to live their digital lives safely", Norton chief executive Vincent Pilette said in a joint statement.

Ondrej Vlcek, chief executive of London-listed Avast, said that amid increasing global cyber threats, the tie-up would allow for "enhanced solutions and services, with improved capabilities".

More than 500 million users will benefit from the new group's safety offerings, the statement added.

Pilette was set to become chief executive of the expanded group, while Vlcek is to join NortonLifeLock as president and become a member

of the NortonLifeLock board. The combined company, to be listed on the Nasdaq, will be dual headquartered in Prague and Tempe, Arizona.

Businesses worldwide are at threat from an increasingly lucrative form of digital hostage-taking, or ransomware attacks, that typically see hackers encrypting victims' data and then demanding money for restored access. A massive ransomware attack on US tech firm Kaseya in July affected businesses from pharmacies to gas stations in at least 17 countries.

While Kaseya was little known to the public, analysts say it was a ripe target as its software is used by around 40,000 businesses, allowing the hackers to paralyse many companies with a single blow.

"At a time when global cyber threats are growing, yet cyber safety penetration remains very low, together with NortonLifeLock, we will be able to accelerate our shared vision of providing holistic cyber protection for consumers around the globe," Vlcek added Wednesday.

## China's Covid outbreak hitting services sector

REUTERS, Beijing

China's tighter social restrictions to fight its latest Covid-19 outbreak, now in its fourth week and involving more than a dozen cities, are hitting the services sector especially travel and hospitality in the world's second-largest economy.

China has refrained from full lockdowns of major cities such as those seen during the early days of the Covid-19 outbreak in Hubei province, to avoid totally paralysing the economy.

"The current wave has led to the re-imposition of much tighter social distancing measures, which would significantly hurt the transport, tourism, and other service sectors," Citi analysts wrote in a note on Wednesday.

"We now expect full recovery of the service sector to be further delayed to the fourth quarter."

Ding, who operates a 15-room lodge in the western highlands of Sichuan province, said she had expected an occupancy rate of at least 80 per cent on weekdays between late July and early August.

### Government of the People's Republic of Bangladesh Directorate General of Family Planning Logistics & Supply Unit 6, Kawran Bazar, Dhaka-1215



#### Invitation for Tenders (Goods)

1	Ministry/Division	Medical Education & Family Welfare Division
2	Agency	Directorate General of Family Planning
3	Procuring Entity Name	Director (Logistics and Supply) and Line Director (Procurement, Storage and Supply Management)
4	Procuring Entity Code	-
5	Procuring Entity District	Dhaka
6	Invitation for	Procurement of 29.76 Million Cycles Oral Pill (3rd Generation)
7	Invitation Ref No	DGFP/L&S-3/Oral Pill (3rd Gen.)/2021-22/02/04
8	Date	11/08/2021
<b>KEY INFORMATION</b>		
9	Procurement Method	Open Tender Method (OTM)(NCT)
<b>FUNDING INFORMATION</b>		
10	Budget and Source of Funds	RPA(GOB) & GOB (Dev.)
11	Development Partner (if applicable)	International Development Association (IDA)
<b>PARTICULAR INFORMATION</b>		
12	Project/ Programme Code (if applicable)	224108600
13	Project/ Programme Name (if applicable)	4th Health, Population & Nutrition Sector Programme (HPNSP)
14	Tender Package No.	FSD/GD-06
15	Tender Package Name	Procurement of 29.76 Million Cycles Oral Pill (3rd Generation)
	Date	
16	Tender Publication Date	12/08/2021
17	Tender Last Selling Date	13/09/2021
	Date	Time
18	Tender Closing Date and Time	14/09/2021 12:00 PM
19	Tender Opening Date and Time	14/09/2021 12:30 PM
20	Name & Address of the Office(s)	Address
	-Selling Tender Document (Principal)	Office of the Director (Logistics and Supply) and Line Director (Procurement, Storage and Supply Management), Logistics & Supply Unit (5th floor), Directorate General of Family Planning, 6, Kawran Bazar, Dhaka-1215
	Selling Tender Document (Others)	Office of the Additional Director (Drugs & Stores) Central Warehouse, Directorate General of Family Planning, Nandipara (Uttargaon) Trimohoni, Union-Nasirabad, Thana-Khilgaon, Dhaka, Bangladesh
	Receiving Tender Document	Room No.-15, Logistics & Supply unit Directorate General of Family Planning 6, Kawran bazar, Dhaka-1215
	Opening Tender Document	
21	Place/Date/Time of Pre-Tender Meeting	The Pre- Tender meeting shall be held at the Conference Room, Room No.-15, Logistics & Supply unit, Directorate General of Family Planning, 6, Kawran bazar, Dhaka-1215 Date: 23/08/2021 & Time: 11:00 AM.

<b>INFORMATION FOR TENDERER</b>				
22	Eligibility of Tenderer	As mentioned in the tender document		
23	Brief Description of Goods	29.76 Million Cycles Oral Pill (3rd Generation) Lot-1 5.952 Million Cycles Oral Pill(COP) 3rd Generation. Lot-2 5.952 Million Cycles Oral Pill(COP) 3rd Generation. Lot-3 5.952 Million Cycles Oral Pill(COP) 3rd Generation. Lot-4 5.952 Million Cycles Oral Pill(COP) 3rd Generation. Lot-5 5.952 Million Cycles Oral Pill(COP) 3rd Generation.		
24	Brief Description of Related Services	Not Applicable		
25	Price of Tender Document (Tk.)	Taka 2000/- (Taka two thousand) only, non- refundable. Mode of payment should be made by Treasury Chalan from Bangladesh Bank/ Sonali Bank Code no: 1-7481-0000-2366 in favor of Director General, Directorate General of Family Planning, 6, Karwan Bazar, Dhaka-1215.Original copy of the Treasury Chalan must be online verification/certified (CTR) by the concerned accounts' office.		
26	Lot No.	Identification of items	Location	Completion Time in Weeks/Months
	Lot-1	5.952 Million Cycles Oral Pill (3rd Generation)	Regional Warehouse, Chattagram	16 weeks from the date of Contract Signing.
	Lot-2	5.952 Million Cycles Oral Pill (3rd Generation)	Regional Warehouse, Khulna.	16 weeks from the date of Contract Signing.
	Lot-3	5.952 Million Cycles Oral Pill (3rd Generation)	Regional Warehouse, Bogra.	16 weeks from the date of Contract Signing.
	Lot-4	5.952 Million Cycles Oral Pill (3rd Generation)	Regional Warehouse, Rangpur.	16 weeks from the date of Contract Signing.
	Lot-5	5.952 Million Cycles Oral Pill (3rd Generation)	Regional Warehouse, Mymensing	16 weeks from the date of Contract Signing.
<b>PROCURING ENTITY DETAILS</b>				
27	Name of Official Inviting Tender	Ratna Talukder		
28	Designation of Official Inviting Tender	Director (Logistics and Supply) and Line Director (Procurement, Storage and Supply Management)		
29	Address of Official Inviting Tender	Logistics & Supply Unit (5th floor), Directorate General of Family Planning 6, Kawran Bazar, Dhaka-1215.		
30	Contact details of Official Inviting Tender	Tel. & Fax No:88-02- 55012349 E-mail: diridsdgp@gmail.com		
31	The procuring entity reserves the right to accept or reject all tenders.			

11/08/2021  
(Ratna Talukder)

Director (Logistics and Supply) &  
Line Director (PSSM-FP)  
Logistics & Supply Unit  
Directorate General of Family Planning

### Government of the Peoples' Republic of Bangladesh Office of the Project Director Agro-Meteorological Information Systems Development Project Component-C of BWCSR Department of Agricultural Extension Khamarbari, Dhaka-1215.



Memo No. 12.01.0000.018.03.001.21.6035

Date: 11.08.2021

#### Tender Notice

Tender (Ref.: Memo No. 12.01.0000.018.03.001.21.6035, Date:11.08.2021) is invited in the National e-GP System Portal (<https://www.eprocure.gov.bd/>) for the procurement of the following goods/items:

Sl. No.	Package No.	Package Name and Description	Tender ID No.	Tender Publication Date and Time	Tender Closing Date and Time
1.	AMISDP-GD-001	Establishment of Community Radio Center in 12 DAE Regions of Bangladesh	593320	12-Aug-2021 at 16:00	12-Sep-2021 at 14:00
2.	AMISDP-GD-002	Two Rack server with relevant software, 15 KVA Online UPS and 100 KVA Generator for support BAMIS portal data server	593333	12-Aug-2021 at 16:00	02-Sep-2021 at 12:30
3.	AMISDP-GD-007	Upgradation of 160 AGRs and install/setup Special Agromet Weather Station (Ag-AWS) for 160 different location of Bangladesh	593334	12-Aug-2021 at 16:00	12-Sep-2021 at 12:00
4.	AMISDP-GD-012	Installation of Video-Conferencing System in 14 Regional offices, 64 Districts and 3 Research Institutes (BRII, BJRI & BSRI) and Supply of 5 laptops to each of the Research Institute (BARI, BJRI, BRR1 & BSRI)	593379	12-Aug-2021 at 16:00	06-Sep-2021 at 12:30
5.	AMISDP-GD-013	Purchase of Supply, Delivery and Installation of Digital Display Board at 64 Districts & Head Quarter	593382	12-Aug-2021 at 16:00	12-Sep-2021 at 14:30
6.	AMISDP-GD-017	Supply, Delivery and installation of 16 Nos. Photocopier for 16 DD, DAE offices	593383	12-Aug-2021 at 16:00	01-Sep-2021 at 12:30
7.	UNI-GD-01	Automatic Weather Station, Essential Conventional Meteorological Instruments with auto-graphic Instruments; Research instruments and Supply, installation and full functioning of Research based Green House for BAU & BSMRAU	593395	12-Aug-2021 at 16:00	13-Sep-2021 at 12:00
8.	UNI-GD-02	ICT Instruments for Department and Laboratory (Desktop PC, Laptop, Printer, scanner, Projector, photocopier, Video conferencing systems, etc.) for BAU and BSMRAU	593399	12-Aug-2021 at 16:00	07-Sep-2021 at 12:30
9.	UNI-GD-14	Supply and Installation of Air conditioner for BAU & BSMRAU	593530	12-Aug-2021 at 16:00	31-Aug-2021 at 13:00

This is an online tendering process where only e-Tenderer will be accepted in e-GP portal and no hard copy will be accepted. To submit e-Tender please register on e-GP system (<https://www.eprocure.gov.bd/>).

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