

Md Arfan Ali, managing director of Bank Asia Ltd, poses with the entrepreneurs who won the 'Banking Trainer Award' at an event at the Dak Bhaban in Agargaon recently. The lender is developing banking trainers among the entrepreneurs through frequent training programmes. Md Siraz Uddin, director-general of the Directorate of Posts, and Quazi Mortuza Ali, head of the Post Office Banking, were present.

Asian traders move cautiously

AFP, Hong Kong

Asian markets were mixed Wednesday as investors awaited key US inflation data that could play a major role in the Federal Reserve's plans to tighten monetary policy, while concerns over a global energy crunch also jangled nerves.

With the world's top economy well on the recovery track, the US central bank has already signalled it will begin to wind back the massive financial support put in place at the start of the pandemic.

But supply chain bottlenecks, surging demand fuelled by reopenings and spiking fuel costs have sent inflation soaring in recent months, putting pressure on bank chiefs to act to prevent prices from running out of control.

An extended period of higherthan-targeted inflation is ramping up expectations that the Fed will have to lift interest rates after it has finished tapering its massive bond-buying programme.

And some analysts are now suggesting the first hike could come as soon as mid-2022, well before the early 2023 originally predicted. The prospect of higher borrowing costs has put the brakes on a rally across global markets that has run for about a year and a half.

The upcoming earnings season is also being nervously watched for an idea about the impact on company profits from trade bottlenecks and rising inflation, with forecasts for the fourth quarter of particular interest.

"There's real damage that's potentially lurking from the supply chain issues," said John Kilduff of Again Capital

"It's a real potential negative for the global economy. "Wall Street's three main indexes provided a tepid lead, and Asia struggled for direction.

Tokyo, Sydney, Manila and Taipei edged down, though there were gains in Seoul, Singapore, Mumbai, Jakarta and Wellington.

US Congress averts default with stop-gap debt limit hike

AFP, Washington

US lawmakers rubber-stamped a short-term bill to lift the nation's borrowing authority Tuesday, averting the threat of a first-ever debt default -but only for a few weeks.

The Democratic-controlled House of Representatives voted along party lines to pass the stop-gap \$480 billion hike, which advanced from the Senate last Thursday after weeks of heated debate.

"It's about the kitchen table, it's about our economy, the global economy, but it's also about our constitution which says the full faith and credit of the United States shall not be in doubt," Democratic House Speaker Nancy Pelosi told reporters ahead of the vote.

Democratic leaders had spent weeks underlining the havoc that a default would have wrought, including the loss of six million jobs and \$15 trillion in household wealth as well as increased costs for mortgages and other borrowing.

Republicans refused to offer any of their own votes to avert the crisis, and even blocked Democrats who control Congress from lifting the limit on their own, via a simple majority.

now an impasse that risked leaving the federal government incapable of securing and servicing loans after



NANCY PELOSI **DEMOCRATIC HOUSE SPEAKER**

The new arrangement merely kicks the can down the road, possibly to complicate another major funding deadline -- a shutdown that would begin from December 3 when the government's coffers theoretically run out.

The borrowing cap may yet turn out to be less pressing, however. Economists estimate that the

nation will reach the new, revised debt

But the party dropped its blockade limit sometime in mid-December in the Senate last week, ending for or early January -- slightly later than the December 3 date that Congress originally projected.

The United States spends more money than it collects through taxation so it borrows money via the issuing of government bonds, seen as among the world's most reliable investments. Around 80 years ago lawmakers introduced a limit on how much federal debt could be accrued.

The ceiling has been lifted dozens of times to allow the government to meet its spending commitments -usually without drama and with the support of both parties -- and stands at around \$28 trillion.

But Republicans in both chambers of Congress have this time objected, saying they refuse to support Biden's "reckless" taxing and spending plans. In reality, raising the debt ceiling doesn't authorize new spending it merely pays for expenses that both Republican and Democratic already administrations have committed to.

"This is about meeting obligations that the government has already incurred, including from the bipartisan Covid relief or legislation passed last year," Pelosi said.

Thoughts on how to start a startup

FROM PAGE B4

becomes a big challenge for them. Besides,

nderspend ng both bounces

Marketing and promotional As such, maintaining sufficient capital activities have become much more to make sacrifices, give sufficient time, cost effective thanks to digital and face encounters bluntly if they are overspending and platforms. Monitoring, information hungry to achieve success. with a source and data mining activities are

Startup owners need to be prepared

Making errors is a common

Strengthening the Infrastructure of BAERA to Ensure Nuclear and Radiation Safety of Public and Environment Related Project Bangladesh Atomic Energy Regulatory Authority E-12/A, Agargaon, G.P.O.B ox No.240, Dhaka-1207

Phone No. :88-02-8181012 Fax No.:88-02-9124846 E-mail : info@baera.gov.bd Website: www.baera.gov.bd

Invitation for Tender

1.	GOV Ministry/Division	VERNMENT OF THE I Ministry of Science	& Technology				
	Agency	Bangladesh Atomic Energy Regulatory Authority					
•	Procuring Entity Name	Project Director, Strengthening the Infrastructure of BAERA to Ensure Nuclear and Radiation Safety of Public and Environment Related Project					
	Procuring Entity Code	2605					
	Procuring Entity District Invitation for	Dhaka Supply, Installation	Dhaka Supply, Installation, Testing and Commissioning of 750 kVA Sub-Stat				
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11.	Development Partners	PARTIC	ULAR INFORMAT	ION			
2.	Project / Programme Code	TANIC	224236700				
13. 14.	Project / Programme Name Tender Package No.		Strengthening the Infrastructure of BAERA to Ensure Nuclear and Radiation Safety of Public and Environment Related Project GD 10				
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19. 20.	Tender Opening Date and Tim Name & Address of the office(08-11-2021, 12:30 Office of the Project		ture of BAERA to		
20.			Office of the Project Director, Strengthening the Infrastructure of BAERA to Ensure Nuclear and Radiation Safety of Public and Environment Related Project, Bangladesh Atomic Energy Regulatory Authority, E-12/A, Agargaon, G.P.O.B ox No.240, Dhaka-1207				
	Selling Tender Document		Senior Accounts Officer Room No.603, Bangladesh Atomic Energy Regulatory Authority, E-12/A, Agargaon, G.P.O.B ox No.240, Dhaka-1207				
	Receiving Tender Document		E-12/A, Agargaon, O.F.O.B ox No.240, Dhata-1207 Tender should be dropped in the tender box kept at the office of the Project Director, Strengthening the Infrastructure of BAERA to Ensure Nuclear and Radiation Safety of Public and Environment Related Project, Bangladesh Atomic Energy Regulatory Authority, E-12/A, Agargaon, Dhaka-1207				
	Opening Tender Document		Room No- 401, Bangladesh Atomic Energy Regulatory Authority, E-12/A, Agargaon, G.P.O.B ox No.240, Dhaka-1207				
21.	Place / Date / Time of Pre-Ten	der Meeting (Optional)	Agargaon, G.P.O.E N/A	0A 110.240, Dilaka-1207			
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negative result in case of startups.

So, arranging sufficient working capital is an immense challenge for them. Handling all these financial problems with a sound backup plan helps a lot to become successful in startup cases.

Technology has become a blessing in today's world. From the procurement of raw materials to production and delivery, technology has become an integral part of any business activity.

much more comfortable through technological advancements.

success oriented characteristics, having drive, dedication and a serious sense of commitment is essential.

For a service sector startup, customer satisfaction must be pursued with true perseverance. Creating a "wow" factor in the customers' mindset helps build an enterprises' reputation from the beginning.

phenomenon for any human being but the fundamental thing is being Nevertheless, like many other aware of one's mistakes and regularly working to resolve them by making smart, up-to-date choices.

> If startups can do that and remain resilient when they do make a mistake, success will be within their reach.

> The author is senior vice president, head of SME business, retail & SME banking at Eastern Bank Limited.

A CAN BE	Government of the People's Republic of Bangladesh Office of the Executive Engineer Education Engineering Department Netrokona									
wen	Memo No. 37.07.7200.008.07.002(14).21-953 Date: 12/10/2021 e-Tender Notice No. 14/2021-2022									
	-Tender is invited Netrokona as me	d in the National e-GP System Portal (<u>http://</u>				t of the following	works under			
SL. No	Package No.	Name of works	Tendering method	Tender ID	Last date and time of selling documents	Tender closing date/time	Tender opening date/time			
1	WD/Haor/02	Construction of 5-Storied Girls Hostel (100 Bed) Building With 5-Storied Foundation Including Sanitary Water Supply & Electrification Works at Mohongonj Mohila College Under Mohongonj Upazila Netrokona District.	ОТМ	619319	11/11/2021 15:00	14/11/2021 13:00	14/11/2021 13:00			
2	WD/Haor/04	Construction of 5-Storied Boys Hostel (100 Bed) Building With 5-Storied Foundation Including Sanitary Water Supply & Electrification Works at Shohid Smrity College Under Mohongonj Upazila Netrokona District.	ОТМ	619320	11/11/2021 15:00	14/11/2021 13:00	14/11/2021 13:00			
3	WD/Haor/05	Construction of 5-Storied Girls Hostel (100 Bed) Building With 5-Storied Foundation Including Sanitary Water Supply & Electrification Works at Shohid Smrity College Under Mohongonj Upazila Netrokona District.	ОТМ	619321	11/11/2021 15:00	14/11/2021 13:00	14/11/2021 13:00			

This is an online tender where only e-Tender will be acceptable in the National e-GP System Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System 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).

The procuring entity reserves the right to accept or reject any or all tender(s) without assigning any reason whatsoever.

GD-1836	Monzurul Alam Sharif Executive Engineer Education Engineering Department Netrokona Email: ee_net@eedmoe.gov.bd
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