

Homestead fish ponds help meet nutrition needs: study

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Homestead fish ponds are playing an important role in catering to the country's nutritional needs while also developing its rural economy, according to a study by the Bangladesh Institute of Development Studies (BIDS).

BIDS announced these findings during a seminar, styled "The Role of Homestead Fish Ponds for Household Nutrition Security in Bangladesh, held yesterday.

The seminar was held both in-person and via digital platforms.

Fish is a major source of nutrients for people in Bangladesh, where more than 60 per cent of the population's protein and calorie intake comes from aquatic animals, the study said.

Homestead fish ponds contribute to more than 43 per cent of the country's total fish production each year.

With a steady growth in demand, fish consumption in Bangladesh has increased by 58 per cent per capita in the past 15 years.

So, the fisheries department should give more recognition to homestead production and help expand their capacities.

This includes improving the infrastructure to minimise transaction costs, and ensuring better market access to ensure that they gradually develop into semi-commercial or fully-commercial production systems, it added.

In this study, researchers analysed the link between homestead fish production and its nutritional values using primary data collected from 518 households engaged in fish farming.

Binayak Sen, director general of BIDS, said the study shows that fish farming in

homesteads is playing a very important role for the rural economy.

However, more research is needed on what the government's policies should be in this regard.

"So, these studies may discuss the type of owner of these ponds, the size of the ponds and the type of fish farming," Sen added.

Badrun Nessa Ahmed, a research fellow of BIDS, said women get the opportunity to engage in aquaculture due to homestead fish ponds.

"After meeting their own nutritional needs, the surplus amount of fish is sold as well," she added.

Ahmed went on to say that fish is a major source of animal protein for local consumers, providing about half of the country's calorie and protein requirement.

"To meet the growing demand, aquaculture production is booming in Bangladesh and homestead ponds are one of the more prominent technologies," she said.

MA Sattar Mandal, emeritus professor at Bangladesh Agricultural University, said commercially farmed fish meet about 70 per cent of the country's demand.

"It would be good to know the contribution of homestead fish ponds there in addition to the type of ponds and what kind of fishes are being farmed," Mandal said.

Shykh Seraj, director and head of news at Channel i, said most of the data in this study are prior 2016.

As a result, the situation is no longer the same.

"Many changes have taken place in pond fish farming and now many people here think that cultivating vegetables is more profitable than cultivating fish," he added.

SBAC Bank ex-chair, six others sued

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Amzad, who was the chairman of the bank at the time, applied for a Tk 19-crore secured overdraft (SOD) on June 1, 2016.

Within an hour of the application, Topu prepared a loan proposal without any inspection. Achinta Kumar, Monjurul and Iqbal signed the proposal.

A few hours later, the proposal was sent to SBAC's credit division, which placed it at the board meeting the following day without holding any meeting and scrutiny.

The board approved a Tk 15.53-crore SOD, according to the first information report.

On July 17, 2016, about Tk 15 crore was transferred to another current account of Khulna Builders.

Though July 17, 2016, was Saturday, all the money was withdrawn from SBAC's Khulna Branch, the FIR said.

On August 5, 2017, Amzad applied for an extension of the SOD limit, from Tk 15.53 crore to Tk 22.42 crore, though the loan was not repaid.

In the same way, the loan proposal was prepared by Topu Kumar. SBAC's Khulna branch's senior officer Maria Khatun, Nazrul Islam and SM Iqbal signed the proposal.

The board extended the limit to Tk 20.6 crore on August 8. The money was later withdrawn, according to the FIR.

LafargeHolcim launches 'Holcim Shokti' cement

STAR BUSINESS DESK

LafargeHolcim Bangladesh Ltd has recently launched a new "Holcim Shokti" brand of cement.

The specialised cement ensures 50 per cent extra strength in two days, saving 15 per cent to 25 per cent time at the de-shuttering stage, leading to lower construction cost. It will save approximate Tk 1,400 per tonne of cement usage, says a press release.

This can be used in RCC structure, renovation and development of both residential and commercial projects.

Available across Bangladesh, the cement comes in an environment friendly Biaxially Oriented Polypropylene bag, which is woven and laminated with the use of organic materials. It is tamper and moisture-proof and can be stored for four months to six months.

LafargeHolcim Bangladesh carried out extensive market research and trials and took note of customers' feedback to develop "Holcim Shokti".

Gazi Mahfuzur Rahman, director of sales and marketing, unveiled the brand at Radisson Blu Dhaka Water Garden. Raquib Ahsan, a professor of the Department of Civil Engineering at the Bangladesh University of Engineering and Technology, was present.

Mega expo centre opens in Dhaka

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The EPB said the centre also has a multifunctional hall room with a seating capacity for 473 people alongside a 50-seat conference room. There are also six negotiation rooms, a large cafeteria, an open space for children's play and other required amenities.

"It has been a long pending demand of businesses for a permanent venue for showing 'Made in Bangladesh' goods throughout the year. It will now be possible," said Commerce Minister Tipu Munshi.

He said the government has given out Tk 1.87 lakh crore through stimulus packages during the pandemic to keeping the economy and business rolling.

Last fiscal year, the total earnings from export amounted to nearly \$45.50 billion and the target for this fiscal year, including merchandise and services sectors, has been set at \$51 billion.

"We are hopeful that we will achieve the export target at the end of the year," Munshi also said. This will be a business hub for the businesspeople as they will be able to use this centre, he said.

The minister said the bilateral relationship with China would further improve due to the installation of the new exhibition centre.

Li Jiming, the Chinese ambassador to Bangladesh, said the construction of the centre was successfully completed despite the impacts of the pandemic. The centre will further improve not only exports but also socio-economic conditions of Bangladesh, he said.

Ease rules for export, import

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The rules of business need to be simplified so that manufacturers can easily import goods and comply with the strict lead-time set by international retailers and brands.

This is an opportunity for Bangladesh as international retailers and brands have been coming up with more work orders with the improvement of the pandemic and reopening of economies worldwide, especially in the West, Hassan said.

"Usually, such an opportunity does not come for any nation in a time of crisis," he added.

For instance, international retailers and brands are now placing a lot of work orders for garments made from man-made fibre.

However, local suppliers can only meet about 14 per cent of the demand for man made fibre. As a result, garment makers have to import such

fabrics from countries like China.

However, importing from China has become difficult now for various reasons.

"So, the government should look after this seriously so that the supply chain between Bangladesh and China smoothens," Hassan said.

Similarly, spinners have been investing a massive amount of money in the primary textile sector but are also facing a lot of challenges that the government needs to resolve, he added.

These comments came during an unofficial meeting hurriedly arranged by the Bangladesh Terry Towel and Linen Manufacturers and Exporters Association with the commerce minister and secretary at the Secretariat in Dhaka.

Leaders of the BGMEA, Federation of Bangladesh Chambers of Commerce and Industry, Bangladesh Knitwear Manufacturers and

Exporters Association, Bangladesh Textile Mills Association (BTMA) attended the meeting. Apart from the industry leaders, senior officials of the commerce ministry, Bangladesh Bank, National Board of Revenue (NBR), and other ministries and government agencies also attended.

Mohammad Ali Khokon, president of the BTMA, said that apart from investment related challenges, the primary textile sector needs to solve its VAT and sales tax related problems as soon as possible.

"NBR officials harass textile millers when paying incentives on export," he said, adding that the tax administration needs to stop harassing businessmen in this regard.

Khokon went on to say that the government should also improve the infrastructure before allowing yarn imports through land ports as there is a possibility of evading tax.

Xiaomi opens plant to make smartphones

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The first phone of the company to be assembled in Bangladesh belongs to Redmi sub-brand, which is expected to be available in the market from the first week of November.

POCO and Xiaomi series will also be made in the country.

For local manufacturing, Xiaomi has collaborated with DBG Technology BD Ltd, an electronics manufacturing service provider headquartered in Huizhou, Guangdong in China.

DBG operates manufacturing businesses in many countries, including China, Vietnam and India, for several renowned brands of consumer electronics.

Speaking at the event, Salman F Rahman said, "We have great faith in young leaders and young companies like Xiaomi. These new generation companies and entrepreneurs will be key to the success of Bangladesh."

He said the government was happy to partner with Xiaomi as it set up its first manufacturing unit in Bangladesh.

"We believe this partnership will provide new opportunities to the youth of the country and develop an electronics manufacturing ecosystem of global standards."

In a video message, Telecoms Minister Mustafa Jabbar thanked Xiaomi for choosing Bangladesh for smartphone production.

"This is indeed a great support to our movement of being a smartphone producing country."

Palak described the opening of the local smartphone manufacturing plant as a giant step.

"This will help us attain Digital Bangladesh Vision," he said, adding that Bangladeshis would now get world-class and innovative devices of Xiaomi at competitive prices.

Samsung was the first global company to have set up a mobile handset plant in Bangladesh. Later, Chinese brands Tecno, Realme, Oppo, Vivo, and Lava followed suit.

Among local brands, Walton and Symphony also manufacture smartphones locally.

Finnish multinational telecommunications company Nokia is set to launch its first production unit in the country under a joint venture with a local firm.

In Bangladesh, about 1.5 crore mobile phones are imported every year. Besides, two crore handsets are assembled locally.

Currently, there are 17.41 crore mobile phone subscribers in Bangladesh. Of them, about 53 per cent use smartphones, according to the latest report of the Groupe Speciale Mobile Association (GSMA).

Explore new markets to boost exports

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She said one area for product diversification could be through digital devices as these were being produced here. "I think digital devices would be the major export items in the coming days," she added.

Referring to her initiative of setting up 100 economic zones across the country, she said the government has taken steps to create opportunities for local or joint investment there.

She added that readymade garment sector was being given the highest importance as a huge number of female workers were employed in the sector.

But at the same time, the government was prioritising other sectors, she said.

The premier also urged for new markets to be explored for textile, leather and leather industries, ceramics, frozen, fresh and processed fish; vegetables, fruits, light engineering, furniture, pharmaceuticals and small and cottage industries.

The prime minister said Father of the Nation Bangabandhu Sheikh Mujibur Rahman had attached

importance on the private sector.

She mentioned that the government established Bangladesh Economic Zones Authority (BEZA) for industrialisation across the country and formed Bangladesh Investment Development Authority (BIDA) to bring ease to doing business here by offering one-stop service.

She added that during the Covid-19 pandemic in the last one and a half years, the government has tried to keep the wheel of the economy running and as a part of the strategy, a few fairs was organised on a limited scale while special cash incentives were provided.

"The matter of hope is that the export sector has rebounded very quickly due to the government's timely incentive packages and policy support," she said.

In fiscal 2020-21, export revenue increased by 14 per cent year-on-year to \$45.37 billion, said the premier.

Sheikh Hasina said erecting and removing pavilions for the temporary trade fair venue was a money and time-consuming affair.

So, the exhibition centre was established to provide a better option

for businesspeople to showcase their products, she said.

Meanwhile, the centre will be a source of income for the commerce ministry, she added.

She said through this exhibition centre, it would be possible to organise export and sourcing fairs so that Bangladeshi products can enter more international markets.

She asked the commerce ministry, EPB, exporters and business leaders to make the best use of the centre.

She thanked the Chinese government for financial and technical assistance in the construction.

She also hoped for China to play a role in fulfilling the Chinese president's pledge of strategic assistance by enriching Bangladesh's exports through the import of more goods and services from here.

With Commerce Minister Tipu Munshi in the chair, EPB Vice Chairman AHM Ahsan delivered the welcome address.

Chinese Ambassador to Bangladesh Li Jiming and Commerce Secretary Tapan Kanti Ghosh also spoke at the ceremony.

Guaranteed income stream with little risks

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In such a situation, Treasury bonds could be a good window of safe, secured and risk-free investment.

Bonds are investment instruments that have maturities of more than a year. The tradable bonds have the maturity of two, five, 10, 15 and 20 years.

Treasury bonds could be one of the most important investment tools for elderly investors as the income stream is guaranteed while the principal amount is preserved.

The coupon rate of Treasury bonds has remained higher than the interest rate on deposits offered by banks.

The investment procedure for Treasury bonds is similar to that of stocks and mutual funds.

Earlier, investors needed to open

a business participant ID with the Bangladesh Bank to trade bonds under a system of the central bank.

Now, they will be able to buy the bonds and sell them in the stock exchange through beneficiary ownership accounts opened with a brokerage house or merchant bank, according to Arequl Arefeen, head of Treasury of Bank Asia.

There are two ways to make money by investing in bonds. First, investors can hold them until their maturity and collect interests. The interest is usually paid on a half-yearly basis.

The second way is to sell them at a price that is higher than what they pay for it.

Investment in government bonds offers many advantages. One of them

is attractive profit.

T-bonds are issued by the government, so the investment is risk-free as the default risk is zero, Arefeen said.

Profit earnings are receivable even for the holding period of a day. The rate of return is relatively higher than other investments.

Many investors also want to invest in bonds to receive tax rebates.

The disadvantages include rising interest rates, market volatility, and credit risk.

If a borrower's credit risk profile improves so that it is more likely to repay the bond on maturity, the price of the bond typically rises, said Shaheen Iqbal, head of Treasury of Brac Bank.



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Corrigendum e-Tender Notice- 01/2021-2022

e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) for the procurement of following packages:

Sl. No.	Tender ID No.	Name of package	Previous last date and time of tender security submission	Reform last date and time of tender security submission	Previous tender closing date & time	Reform tender closing date & time	Previous tender document last selling date & time	Reform tender document last selling date & time
1.	616107	Renovation and Refurbishment of Central Library, Digital Lab, Project Office, Teachers' Conference Room & Classroom of Kishoregonj Govt. Mohila College	21-October-2021 13:00:00	27-October-2021 13:00:00	21-October-2021 14:00:00	27-October-2021 14:00:00	20-October-2021 16:00:00	26-October-2021 16:00:00
2.	616072	Procurement of furniture & fixtures for Classroom, Digital Lab, Central Library of Kishoregonj Govt. Mohila College	21-October-2021 13:00:00	27-October-2021 13:00:00	21-October-2021 14:00:00	27-October-2021 14:00:00	20-October-2021 16:00:00	26-October-2021 16:00:00
3.	615583	Procurement of AC for Digital Lab, Reading Room, Project Offices & Classroom of Kishoregonj Govt. Mohila College	21-October-2021 13:00:00	27-October-2021 13:00:00	21-October-2021 14:00:00	27-October-2021 14:00:00	20-October-2021 16:00:00	26-October-2021 16:00:00

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


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