

DHAKA SUNDAY DECEMBER 19, 2021, POUSH 4, 1428 BS 😐 starbusiness@thedailystar.net

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11.05.2020

AT A GLANCE

plants set up since 2018 Another **4** in the pipeline Value addition from 15%

Local manufacturing brought down handset prices by 35%

TAX RATES IMPORTED : LOCALLY MADE 58% 15%

for assembling since FY18

14 handset manufacturing

to **30**%

*Govt offered huge tax benefits

EMPLOYMENT Total employment 15,000 Over 98% employees local • Another **10,000** jobs to be created by 2022

MOBILE PHONE INDUSTRY: SALES IN FY21 SOURCE: BTRC, BMPIA 37% IMPORTED **63**% LOCALLY

MADE

Bangladesh scales up might in mobile manufacturing

MAHMUDUL HASAN

Just after completing his diploma in electronics from Magura Polvtechnic Institute in 2019, Abdullah Al Noman got a job offer from Anira International Ltd, a local handset manufacturer. And he now works as a mobile assembly engineer for the company at its plant in Narayanganj's Sonargaon. "I had never thought that

finding a job would be this easy," he told The Daily Star recently.

The youngster is one of the beneficiaries of the job creation spree brought about by local assembling manufacturing and

They are initially given some training. Soon, they start working in the production lines," said Md Asraf Uddin, managing director at Anira international.

He has plans to employ 1,000 people by 2022 as he ramps up the plant's capacity to meet the growing demand for domestically manufactured or assembled phones, which are cheaper than the imported ones.



It came amid signs of economic recovery from the coronavirus pandemic. Sales rebounded strongly in July, reversing from a slowdown in early 2021. The industry grew around 15 per cent since the pandemic struck the country, according to an industry estimate.

Backed by steady economic growth and rising per capita income, the sales of mobile phones

are growing fast in an economy forecast by Fitch Ratings to accelerate to 7 per cent in FY22 and 7.2 per cent in FY23.

According to the Bangladesh Mobile Phone Importers Association, mobile phone sales grew 17 per cent in value and 8 per cent in volume in

CROSS-BORDER MONEY LAUNDERING

Govt agencies yet to initiate study though deadline ends

AKM ZAMIR UDDIN

Three government entities have failed to carry out a study to find out the amount of illicit financial flow from Bangladesh, where they were siphoned and how as part of the country's efforts to contain crossborder money laundering.

As per the National Strategy for Prevention of Money Laundering and Combating Financing of Terrorism 2019-21, the study was scheduled to be completed by December last year.

But the Bangladesh Financial Intelligence Unit (BFIU), the National Board of Revenue, and the Anti-Corruption Commission were unable to initiate the investigation.

Their inaction has come to the fore as the Global Financial Integrity (GFI) on Thursday revealed that Bangladesh lost approximately \$8.27 billion on an average annually between 2009 and 2018 due to money laundering.

The illicit financial flow (IFF) was mainly perpetrated in the form of mis-invoicing of values of importexport goods by traders to evade taxes and illegally move money across international borders, the



Debapriya reappointed member of UN panel on dev policy STAR BUSINESS REPORT

member of the Committee

for Development Policy

of the United Nations

Economic and Social

Council (ECOSOC).

The new term of

Debapriya as a member of

CDP will be for three years,

READ MORE ON B3

starting from January 1,

Secretary-General Liu

Zhenmin announced

Cotton consumption to climb this year: USDA

the reappointment

of Bhattacharya, a

2022. UN Under-

(CDP), a subsidiary body

STUDY ON ILLICIT FUND TRANSFER

- The study was scheduled to be completed by Dec 2020
- **5** Govt entities yet to start the study
- Time has not been set to conduct research

5 Finding out a methodology is the major challenge

Washington-based organisation said. The average loss of customs and taxes during the decade was 17.3 per cent of Bangladesh's international trade, said the GFI in its report, "Trade-Related Illicit Financial Flows in 134 Developing Countries 2009-2018." Abu Hena Mohd Razee Hassan, who retired from the post of the head of the BFIU in September, said that a multilateral lender agency had committed to providing financial and technological assistance to perform the study.

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the organisation later But backtracked, causing the delay in carrying out the study on time, he said.

"The study will have to be conducted with the guidance of a wellreputed global organisation so that we can learn from other countries that have done similar types of research, he said.

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BB-BSEC DISPUTES Speculations ruling the roost in stocks

Ahsan Habib

For the past two weeks, the movement of major indices in Bangladesh's stock market has been influenced by speculations over possible meetings between the regulators and subsequent policy changes, according to experts.

As such, most retail stock investors were busy trying to turn these speculations into reality instead of analysing the potential and fundamentals of listed companies before making their decisions, they said.

A rumour had previously spread that a

was not present. And when the announcement came that no concrete decision was reached at the

actually sat on the day, the finance minister

meeting, the index started to fall. On December 8, the DSEX shed 96 points within the first two hours of the day. Then, another rumour surfaced that the two

regulators would sit in front of the country's topmost authority to settle their issues

So, the index began climbing again. "Rumours of these meetings created expectations among investors so the index

smartphones in Bangladesh. Local handset

production has made

an impressive stride in recent years, aided by the government's huge tax benefits unveiled in the fiscal year of 2017-18. Since then, 14 plants have been set up, and another four are in the pipeline, creating jobs for around 15,000 people.

Currently, there is about 58 per cent tax on smartphone imports, whereas the tax on locally assembled and manufactured handsets is about 15 per cent.

"Sometimes, we go directly institutes and offer jobs to students.

Of the 2.94 crore handsets manufactured and imported in 2019-20, about 51 per cent were locally produced, according to the Bangladesh Telecommunication Regulatory Commission.

Of the total 4.12 crore handsets manufactured and imported in the last fiscal year, about 63 per cent were produced in Bangladesh.

Local assemblers and manufacturers are not stopping there as they plan to employ to the campuses of polytechnic another 10,000 as many of them expand.

the last five years. Thanks to the local manufacturing, the prices of handsets have dropped by over 35 per cent.

Almost all of the employees except for a few engineering experts and top executives, working at the plants are Bangladeshi.

Fair Electronics, Samsung's local assembly partner, has so far employed more than 1,250 people and plans to hire another 1,000 by December 2022, said Mohammad Mesbah Uddin, chief marketing officer of the company. READ MORE ON B3

meeting would be held on December 7 at the Eminent economist Debapriya Bhattacharya has been reappointed as a



finance ministry in front of AHM Mustafa Kamal, the finance minister, to mitigate the ongoing rift between Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC).

In just five days leading up to the meeting, the DSEX, the benchmark index of the Dhaka Stock Exchange, had ballooned by 345 points, or 5 per cent.

But when the Stock Exchange Coordination and Monitoring Committee comprising members of the BSEC, central bank and National Board of Revenue

followed it. If their expectations are not meet though then the crisis will evolve,' said Faruq Ahmad Siddiqi, a former chairman of the BSEC.

Investors are also hopeful of an announcement that could change bank exposure guidelines and widen the lenders' scope to invest in stocks.

"But this is not a sustainable solution for the market," he added.

Instead, the stock market should rise on its own power, not on the basis of bank investment. Besides, many banks do not invest in shares even if they have higher investment capacities.

The former BSEC chairman went on to say that many well performing companies are still not in the stock market and so, effective measures are needed to bring them in.

READ MORE ON B3

Local firms bag four APICTA awards

STAR BUSINESS REPORT

Four local companies bagged awards in as many categories at the Asia Pacific ICT Alliance (APICTA) Awards 2020-21, Bangladesh Association of Software and Information Services (BASIS) said yesterday

The Dhaka Power Distribution Company won in the "Public Sector and Digital Government" category for its IoT based automatic power interruption monitoring system while the Islamic University of Technology grabbed a prize in the "Research and Development" category for developing a headmounted mouse for people with upper limb disability.

The Institution of Diploma Engineers received a merit award in the "Tertiary Student" category with its project on an IoT-based agriculture productivity recommendation system. READ MORE ON B3 **REFAYET ULLAH MIRDHA** Domestic cotton consumption is set to increase in the current marketing year (MY) as many international retailers and brands are shifting their work orders to Bangladesh, according to the United States Department of Agriculture (USDA)

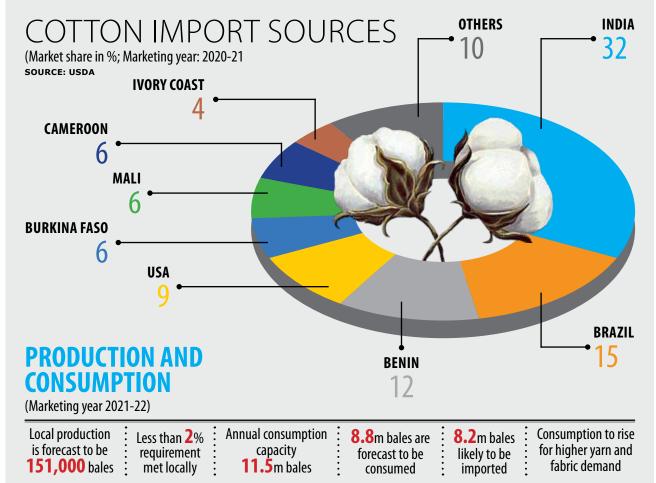
Local mills and spinners will consume 8.81 million bales of cotton in MY2021-22, up 3.52 per cent from 8.51 million bales the year before, as Covid-19 restrictions in apparel sourcing countries such as Vietnam and Indonesia are forcing international buyers to find a new supply for their products.

As such, Bangladesh has been receiving more orders since January 2021, the USDA said in its updated forecast for cotton and cotton product consumption released last week.

The USDA's forecast for the marketing year, which begins on September 1 and ends on August 31, is based on higher yarn and fabric demand from domestic garment factories.

In MY2020-21, domestic cotton consumption in Bangladesh rose 23.3 per cent year-on-year, reflecting Bangladesh's strong position in the cotton apparels market.

However, local entrepreneurs have been investing in manmade fibres to grab a bigger share of the global market for its associated products.



Bangladesh is the world's second largest buyer of cotton after China as the local garment industry is highly import dependent.

Of the country's total garment exports, more than 74 per cent is made from cotton, contrary to the global scenario where 78 per cent of garments are of manmade fibres.

Bangladesh's capacity for cotton spinning is so high that local spinners can supply 95 per cent of the yarn required by the knitting sector and some 40 per cent of the materials required by the woven sector.

In its report, the USDA said annual yarn and fabric consumption in the country is likely to rise to 0.95 million tonnes and 6.3 billion meters respectively in MY2021-22, up from 0.94 million tonnes and 6.2 billion meters respectively the previous year.

The agency also revised upward its forecasts on Bangladesh's cotton imports from 1.2 per cent to 8.2 million bales for the same period.

However, the volume of cotton imports will decline from 8.75 million bales last year as local spinners will continue to use cotton from previous stocks in the face of higher international prices.

For MY2021-22, ending stocks would be 2.4 thousand bales, approximately 4 per cent lower than the USDA's official forecast, the latest report said.

Mercantile Bank wins AmCham CSR **Excellence** Award

STAR BUSINESS DESK

Mercantile Bank Ltd has been awarded the "AmCham CSR Excellence Award" by the American Chamber of Commerce in Bangladesh (AmCham) for its contribution to society.

The chamber recognised a few of its members for their CSR activities to mark its 25th anniversary celebration recently, according to a press release.

Shamim Ahmed, deputy managing director of Mercantile Bank, received a certificate from Salman F Rahman, private industry and investment adviser to the prime minister, at a local hotel in Dhaka.

Farooq Sobhan, chairman of the CSR Centre, Earl R Millar, ambassador of the United States to Bangladesh, Syed Ershad Ahmed, president of the AmCham, and Syed Mohammad Kamal, vicepresident, were present.

Mercantile Bank Limited

MERCANTILE BANK

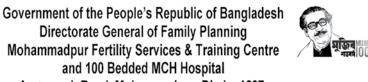
Salman F Rahman, private industry and investment adviser to the prime minister, hands over an award to Shamim Ahmed, deputy managing director of Mercantile Bank, at the AmCham CSR Excellence Award programme at a hotel in Dhaka recently.

Dated: 18/12/2021



CROWN CEMENT

Mohammed Jahangir Alam, chairman of MI Cement Factory Ltd, popularly known as Crown Cement, virtually presides over the company's 27th annual general meeting recently. The company approved 20 per cent cash dividend for 2020-21. Md Alamgir Kabir, vice-chairman of the cement company, Mollah Mohammad Majnu, managing director, Md Mizanur Rahman Mollah, additional managing director, Md Almas Shimul, director, Zakir Ahmed Khan and M Abu Eusuf, independent directors, Masud Khan, chief adviser of the board, Md Mukter Hossain Talukder, chief executive officer, Md Ashrafuzzaman, sponsor-shareholder, Mohammad Ahasan Ullah, chief financial officer, and Md Mozharul Islam, company secretary, were present.



Aurangzeb Road, Mohammadpur, Dhaka-1207.

Ref.no. 59.11.0000.651.07.03.2021-578

Dated:18 /12/2021

Invitation for Tenders(Goods) (2021-2022)

Sealed tenders are hereby invited as per "PPR-2008" from the eligible tenderers as defined in the tender document for the under mentioned Goods as per terms and conditions stated below:

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Government of the People's Republic of Bangladesh Directorate General of Family Planning Mohammadpur Fertility Services & Training Centre and 100 Bedded MCH Hospital Aurangzeb Road, Mohammadpur, Dhaka-1207.

Ref.no. 59.11.0000.651.07.02.2021-577

Invitation for Tenders(Goods) (2021-2022)

Sealed tenders are hereby invited as per "PPR-2008" from the eligible tenderers as defined in the tender document for the under mentioned Goods as per terms and conditions stated below:

						The refrigerators ha	ave unique designs inspired by the							
2 4	Ministry/Division:		th & Family Welfa		tre and 100 Bedded MCH	Liberation War and ce	elebration of victory, according to a	1	Ministry/Divi	sion:	Ministry of Health 8	Family Welfare		
- /	Agency:	Hospital, DGFP	Fertility Services	s & Training Cen	tre and 100 Bedded MCH	press release.					Mohammadpur Fe		raining Centre	and 100 Bedo
3 F	Procuring Entity Name:	Director, Mohammadpur Fertility Services & Training Centre and 100 Bedded MCH Hospital, DGFP		ning Centre and 100	refrigerator models that	h introduced two special edition at have been designed using colours		Agency:		Hospital, DGFP				
	Procuring Entity Code:	N/A				mark the 50th annive	n, independence and celebration to rsary of independence," said MHM		Procuring E		Director, Mohamma Bedded MCH Hosp		vices & Training	Centre and 1
5 F	Procuring Entity District:	Dhaka					ctor of Singer Bangladesh.		Procuring E		N/A			
1	nvitation For:	1.Supply of MSF 2.Supply of Con	sumable Stores	(lot-1) under par	ckage2	victory more rewardin	pration of Bangladesh's 50 years of g for our customers, we are giving a		Procuring El Invitation Fo		Dhaka 1.Supply of MSR (I	ot-1) under packa	ige1	
-	nuitation Dof No.	and the second second taken and the second	lding (lot-1) under	er package3			special edition refrigerators that have a patriotic theme," said Chandana	0	Invitation Fo	1.			-	
	nvitation Ref No.: Date:	No.577 18-December-2	004			Samarasinghe market	ing director of Singer Bangladesh.	7	Invitation Re	f No.:	No. 578			
	Date: Procurement Method:	OTM	J21			Customers can avai	l this exclusive offer from any Singer	8	Date:		18-December-202	1		
	Budget and Source of		udget (GOB) as p	par released fun	A	outlet in the country.		9	Procuremen	t Method:	OTM			
	Funds: Development Partner:	-		per released fun					Budget and Funds:	Source of	Development Budg	et (GOB) as per	released fund.	
	Project/Programme Code:	N/A N/A				🗆 Introducin	g a pro-taxpayer		Developmer	t Partner	N/A			
	Project/Programme Name:	MC-RAH under	HPNSP			muouuum	g a pro tanpajer	in the second se	CONTRACTOR DESIGNATION OF THE OWNER	ramme Code:	N/A			
	ender Package No.: 1. DGFP/MFSTC/mchdev/2/2021-22/					rovo	nue regime			ramme Name:	CCSDP under HPN	SP		
	i aanage nen	2. DGFP/MFST 3. DGFP/MFST	C/mchdev/3/2021	1-22/		FROM PAGE B4	5		Tender Pac	and the two and the fact the second of the	1.DGFP/MFSTC/c		/	
		1.Supply of MSF	R (lot-1) under pa	ackage 1		Every tax system dist	orts economic decisions and leads ivity than otherwise would occur,				1.Supply of MSR (ot-1)under nacka	ne 1	
15 7	Fender Package Name:	2.Supply of Con 3.Supply of Bed			скаде 2	resulting in what ecc	onomists call "deadweight loss." A	15	Tender Pac	kage Name:			32 .	
16 Tender Publication Date:		3.Supply of Bedding (lot-1) under package3 18-December-2021					uld be designed to minimise these	16	Tender Pub	ication Date:	18-December-202	1		
17 1	Fender Last Selling Date:	18-January-202					se the smallest possible compliance	17	Tender Last	Selling Date:	18-January-2022			
	Fender Closing Date and	19-January-202					erwise people will not be encouraged will be inclined to evade tax.		Tender Clos	ing Date and	19-January-2022 a	t 1:00 PM		
8	Time:	10 001001y-202					mposes direct costs on taxpayers in	18	Time:					
	Tender Opening Date and Time:	19-January-202	2 at 1:45 PM			terms of time devoted	to tax preparation or money to buy ed public accountants. Ultimately,	19		ning Date and	19-January-2022 a	t 1:45 PM		
	Name & Addresses of the	Selling & Rece	eiving Tender Do	ocument:		every tax system diver	rts a portion of tax revenues raised			dresses of the	Selling & Receivi	na Tondor Door	mont	
	Offices : 1.At the office of the Director, Mohammadpur Fertility Services & Training Centre and 100 Bedded MCH Hospital, Aurangzeb Road, Mohammadpur,				by the taxmen to pay	v for the cost of administering and		Offices :		1.At the office of the	e Director, Moha	mmadpur Fertili		
		Centre and 100 Dhaka-1207.	Deadea MCH H	iospital, Aurangz	zeo Road, Monammadpur,		enforcing its provisions. would minimise these costs.				Centre and 100 Be			
			of the Line Directo	or, CCSDP Unit	(12th floor), Directorate		stem is often a reflection of its				Dhaka-1207.			
			nily Planning, 6, K			communal values or th	ne values of those in power. To create		•		2.At the office of th			
		Opening Tend	er Document:			a system of taxation, a	nation must make choices regarding				General of Family	0, ,	ran Bazar, Dhak	(a-1215.
					ertility Services & Training		tax burden—who will pay taxes and				Opening Tender			
	Centre and 100 Bedded MCH Hospital, Aurangzeb Road, Mohammadpur,						ay—and how the taxes collected will				1.At the office of th			
	Drief Elizability A	Dhaka-1207.	l have a set t	of FIE	af averall average of the	be spent.	ons where the public elects those in				Centre and 100 Be Dhaka-1207.	euded MICH Hosp	ital, Aurangzeb	Ruad, Mohan
	Brief Eligibility &	The Tenderer shall	nave a minimum	m of 5(five)years	s of overall experience in the		the tax system, these choices reflect	21	Driof Eligibil	ity 9 qualification			of E/five)veere	of overall over
ľ	qualification of Tenderer: supply of goods and related services. The Tenderer shall have successfully completed minimum 1(one)number of supply contract of similar goods and related services within last 3(three) years. i.e years counting backward from the date of					ty that the public wishes to create.		21 Brief Eligibility & qualification The Tenderer shall have a minir of Tenderer: supply of goods and related ser				The Tenderer	or overall exp	
						e public does not have a significant		or renderer		completed minimu				
					escribed in Tender Document.		over the system of taxation, that				related services w			
I	Brief Description of Goods						of a reflection on the values of those				date of publication			
		2. Supply of Consu 2. Supply of Poddir	mable Stores (lo	ot-1) under packa	age2	in power.	s usually devolve into "the wealthy				Document.			
1					led in Tender Schedule) der Document		infair to be taxed so harshly". Neither	22	Brief Descri	ption of Goods :	1.Supply of MSR (age 1	
	Brief Description of 1(one) year warranty ofgoods as described in Tender Document. Related Services:					argument has merit. T	ax the wealthy too harshly, they will				(Detailed in Tende	/		
-	rice of Tender				r Package) should be paid in		Tax them too leniently, either society			ption of Related	1(one) year warrar	nty of goods as d	escribed in Tend	er Document
	Document:	Bangladesh Bank	through Treasury	y Challan in cod	e no. 1-2781-0000-2366 in	so harshly taxed that is	rn itself, or the rest of society will be t will rebel		Services:	der Document:	Tk 2000/ (Tk Tr	Thousand) for	och tondor (Dr.	Dockora) al
		favour of Director (verification copy m			ar, Dhaka-1215.and on line		r of practicality. Fairness never enters	24	FILE OF THE	uer Document.	Tk.2000/- (Tk. Two Bangladesh Bank			
_	Pkg. No. Identificati	vernication copy m	usi de submitted	Completion	n Remarks	into it. As pundits of	the past have put it, "If you know			. *		General, DGFP, 6		
15			Tender			the position a person	takes on taxes, you can tell their							
25	on	Location	Tender Security	Time		III whole philosophy. Ih	e tax code, once you get to know it, ence of life: greed, politics, power,	1 05			verification copy m	ust be submitted		R
	on	Location	Security Amount (Tk.)	Time in weeks	* N.B. Tender security for each	embodies all the esse		25	Pkg. No.	Identification		Tender	Completion Time	
. [•		Security Amount (Tk.) 40,000/-	Time in weeks 4 weeks after the signing of	* N.B. Tender security for each lot should be submitted in the	embodies all the esse goodness, and charity.	"	25	Pkg. No.	Identification	verification copy m	Tender Security	Completion Time in weeks	
	OGFP/ 1. Supply of MFSTC/mch MSR (lot- 1)under	AT MFSTC, Mohammadpur,	Security Amount (Tk.) 40,000/- (Forty thousand)	Time in weeks 4 weeks after the signing of the contract	lot should be submitted in the form of Bank Draft/Pay order	embodies all the esse goodness, and charity. A sound tax system	" n should be embedded with four	25	Pkg. No.		verification copy m	Tender Security Amount (Tk.)	Time	* N.B. Tende
[OGFP/ MFSTC/mch dev/2/ 2021-2022/ package1	AT MFSTC, Mohammadpur, Dhaka.	Security Amount (Tk.) 40,000/- (Forty thousand) per lot	Time in weeks 4 weeks after the signing of the contract	lot should be submitted in the form of Bank Draft/Pay order from any scheduled Bank of	embodies all the esse goodness, and charity. A sound tax system principles.	m should be embedded with four		DGFP/	Identification 1.Supply of MSR (lot-1)	verification copy m Location	Tender Security	Time in weeks	* N.B. Tende each lot sho
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Singer offers 50pc off on special refrigerators to mark 50 years of victory

STAR BUSINESS DESK

Singer Bangladesh Ltd has launched an offer to celebrate Bangladesh's 50 years of independence with 50 per cent off on its special edition refrigerators.

BUSINESS

Matiul honoured with ICAB's lifetime achievement award

STAR BUSINESS DESK

Md Matiul Islam, a veteran chartered accountant and a former distinguished civil servant, has been awarded with a lifetime achievement award by the Institute of Chartered Accountants of Bangladesh (ICAB)

The institute recognised him on the occasion of its 21st National Award for Best Presented Annual Reports at a ceremony at the Pan Pacific Sonargaon Hotel in Dhaka recently, according to a press release.

Islam acted as the chairman of the jury board of the awards, adjudicating the findings of the review committee for published accounts and reports with utmost dedication in the last six years or so.

At the event, an audio-visual on his life showed how he used his knowledge and expertise of a qualified chartered accountant while working as the civil servant. Previously, Islam received two lifetime achievement awards.

In 2011, he was given The Daily Star-DHL Lifetime Achievement Award for the number of financial institutions he created before and after his retirement from the UNIDO.

And in 2019, he received the lifetime achievement award from the American Alumni Association for his role as the first finance secretary and the industries secretary of the country.



Commerce Minister Tipu Munshi hands over the ICAB's lifetime achievement award to Md Matiul Islam, a senior chartered accountant and former distinguished civil servant, at the Pan Pacific Sonargaon Hotel in Dhaka recently.

Bangladesh scales up might Govt agencies yet to initiate in mobile manufacturing study though deadline ends in mobile manufacturing FROM PAGE B1

FROM PAGE B1

Grameen Distribution, which made foray into manufacturing in 2019, has a capacity to produce 3 lakh phones a month. It employs over 650 people in its plant in Board Bazar, Gazipur.

"We will double the capacity and the number of employees in 2022," said Ashraful Hassan, executive vice-chairman of Grameen Distribution.

Vivo, under the company Best Tycoon (BD) Enterprise Ltd, began making phones in Bangladesh in 2019 and now produces 99 per cent of the handsets it sells in the country at its factory in Rupganj of Narayanganj.

The factory employs 1,200 people and will recruit another 1,000 by next year, according to Imam Uddin, senior manager for finance and logistics at the company.

Edison Industries Ltd, the manufacturer of Symphony handset, produces more than 5 lakh phones per month and employs 1,200 people in its eight-line plant in Ashulia.

"We have plans to recruit more as we have started to export locally manufactured phones," said Jakaria Shahid, managing

recruitment, they usually receive training locally. Many are also sent abroad, especially to China, for advanced training, said Imam of Best Tycoon.

According to Hassan of Grameen Distribution, when they bought phones from China for distribution, 2 per cent phones had to be sent back as they were faulty.

"Now, one per cent of locally assembled phones are found to be faulty. This proves local employees' dexterity in tech adoption. Customer satisfaction is also good."

Difficulty remains in value addition

There are three main components involved in the manufacturing of mobile phones: displays, chipsets, and batteries. These three components are among the costliest items and no company in Bangladesh produces them.

There are only a few companies in the world that produce chipsets, mainly located in Taiwan, China, and South Korea.

Display is also made by only a few companies such as Samsung, BOE Technology, and LG.

Industry insiders say some Bangladeshi companies claim that they are producing

An NBR official said a perception study was conducted initially on the IFF. "But no detail study has been carried out so far." Later, the Bangladesh Ínstitute of Bank Management (BIBM), a national training, research, consultancy and education institute on banking and finance, was later selected to do the research.

Shah Md Ahsan Habib, a professor of the BIBM, said that the organisation had received the proposal three to four months ago.

"It is difficult to formulate a research methodology to conduct the study given the characteristics of the country's IFF. There is no scope to follow the methodologies of other countries as the IFF from Bangladesh is distinct.

Meanwhile, the United Nations Office on Drugs and Crime (UNOCD) has initiated a study on six countries, including Bangladesh, to measure the IFF centring drug smuggling. Various organisations, including the BIBM, have taken part in the study, scheduled to be completed by December next year.

Habib, also a research member of the UNOCD's study, said that the study might help create a research methodology for Bangladesh. "This will help investigate the country's IFF in an accurate manner."

The National Strategy for Prevention of Money Laundering and Combating Financing of Terrorism also planned to establish database at every bank to confirm the competitive price of imported items and the fair price of exportable items to prevent trade-based money laundering.

Banks were scheduled to create the database by December 2019. But most banks are yet to set up the

British hospitality businesses reel from Omicron surge

AFP, London

ICAB

pandemic-weary hospitality Britain's businesses have taken a fresh hit from soaring coronavirus cases fueled by the Omicron variant, as anxious customers curtail socialising and cancel bookings over the Christmas period.

Pubs, restaurants and bars -- already struggling after nearly two years of reduced revenues due to the pandemic -- now face lost income at typically the busiest and most valuable time of the year.

"Normally this is the biggest week of the year (and) it's completely crushed," Pascal Aussignac, chef and owner of five French restaurants in Britain, told AFP.

The UK government last week switched to its so-called "plan B" to deal with coronavirus, advising people to work from home if they can since Monday and mandating they wear masks in most indoor settings. MPs also backed proposals Tuesday to introduce a Covid pass for people to access large-scale events. It comes as cases double roughly every two days and health officials reported more than 93,000 new infections Friday, the third consecutive record daily tally.

"It looks like we have less people," said James Ross, co-founder of Badger Badger, a pub, eatery and daytime workspace in southeast London. He added the business had seen a "significant" drop in income, with revenue down by 10 per cent over the last week and 35 per cent below his expectations for the pre-Christmas period.

Trade body UKHospitality's boss Kate Nicholls said hospitality sales have already plunged by more than a third over the past 10 days with 2 billion pounds (\$2.7 billion, 2.4 billion euros) of trade already lost in December.

Meanwhile, at the White Hart pub in east London, owner Patrick Mullighan revealed he had been forced to shutter his kitchen after his chef contracted Covid-19. "It represents a lot of money," he said of the losses from the closure.

"I'm always worried but what can we do? You've got to carry on," said Mullighan.

Hospitality outlets have been left with little choice but to stay open in order for most to pay their rents. Ross, who only opened Badger Badger in October 2020,

said he felt "fortunate" to have agreed a 'Covid clause" in its lease. "We don't pay the rent if we have to close" due to the virus, he noted.

Aussignac is also in regular contact with the owners of his restaurants to discuss various issues, including the rents.But without a return to greater government financial aid, "the problem will be the staff," he warned.

The government ended its costly scheme to support businesses with furloughed workers in September.

Critics argue that following numerous ominous warnings about Omicron and its dangers, this has created a lockdown by stealth without the necessary assistance from the finance ministry.

Aussignac said it felt like being "caught in a vice" between disappearing customers, post-Brexit recruitment problems and wage inflation as well as increasingly expensive European products. He expects many bankruptcies in the absence of some form of renewed government support.

The chef would consider relocating at least one of his restaurants from central London to more residential areas better suited to the flexible working arrangements that have become more common.

But after 18 months of difficulties, he noted "we have no cash flow".

Ross fears that further restrictions, which could be introduced after Christmas, will further squeeze the sector. Wales, for example, has just announced the closure of nightclubs from December 27.

Retailers are also suffering, with the owner of toy chain The Entertainer, Gary Grant, telling The Guardian the business had seen footfall drop by a fifth.

That followed a rise in UK retail sales in November, thanks to Black Friday and early Christmas shopping.

Meanwhile, aviation is another sector hit hard by the pandemic, with airlines and related operators suffering from a drop in short-term bookings following the reintroduction of some travel curbs and renewed uncertainty.

Finance Minister Rishi Sunak cut short a trip to Silicon Valley in California, meeting virtually with representatives of struggling industries on Thursday ahead of returning to London on Friday.



director of the company.

Walton Digi-Tech Industries' plant in Chandra, Gazipur makes 5 lakh phones every month and employs more than 2,000 people. The company has set a target to manufacture around 20 lakh phones a month by 2022 and hire another 1,000 people.

Recently, Nokia and Xiaomi have begun making handsets in Bangladesh, and they together employ about 500 people.

Local manufacturing creating skilled workforce

Local manufacturing and assembling has brought an opportunity for the country to make its youths skilled in superior technologies.

The educational requirement for the employees working at the production lines starts from HSC, but preference is given to the diploma engineers in electronics.

BSc degrees are needed to get promoted from the post of a line manager to the unit manager. They can also been posted to the positions of material management executive and quality control manager.

Most of the operators (workers) are diploma engineers from polytechnic this will colleges and universities. After their country."

batteries, but it's not true. They just import raw material (lithium-ion), cut the cells, and put a label on it.

"Although Bangladesh is the ninthlargest country in the world in phone users, we are very low in value addition because most users use low-end phones," said Mesbah of Fair Electronics.

"As Bangladesh's economy grows and people's purchasing power to buy high-end phone increases, the factories for displays, batteries and chipsets will also be built."

Handset export: opportunities and challenges

With Walton and Symphony-branded phones are already being exported, some industry people see export potential that would grow like the garment industry, which accounts for about 85 per cent of Bangladesh's export receipts.

Incentives and duty-free access to South Asian and African markets could open the door for the local industry to sell their products abroad, said Imam.

Telecom Minister Mustafa Jabbar said: "On the one hand, many undergraduates can work here, and on the other hand, this will create export opportunity for the database. Syed Mahbubur Rahman, managing director of Mutual Trust Bank, said it was difficult to prepare such a database accurately.

"But, we have already taken initiatives and purchased a piece of software from a foreign company. The database will go live by the middle of next year," he said.

The software will display the prices of products and services on a real-time basis.

"The customs department should publish the prices of the imported and exported products. This will help banks verify the prices," said Rahman.

Towfigul Islam Khan, a senior research fellow of the Centre for Policy Dialogue, says that the country should take strong initiatives to clamp down on the trade-based money laundering.

The government entities should have conducted the study on time in order to prevent money laundering." Bangladesh will have to carry out the study by 2030 as part of its efforts to attain the Sustainable Development Goals.

Local firms bag four APICTA awards

FROM PAGE B1

Similarly, the Jhenaidah Polytechnic Institute received a merit award in the "Senior Student" category with its IoTbased smart vending machine for sanitary pads.

IoT, or the Internet of things, describes physical objects that are equipped to connect and exchange data with other devices and systems over the Internet or other communication networks.

The APICTA Awards, which aims to increase ICT awareness in the community and assist in bridging the digital divide, was held virtually this year due to the Covid-19 pandemic.

Led by BASIS, 40 projects from Bangladesh were entered in different categories to compete for the international award for the first time. After successfully traversing two phases of the judging system, the four local contestants bagged their prizes in the final round.

The entire judging process was completed from September 1 to December 11 this year. Finally, the winners were announced at a ceremony on December 15, according to a press release from BASIS.

This year, APICTA received more than 300 nominations from 260 teams representing Australia, Bangladesh, Brunei Darussalam, China, Chinese Taipei, Hong Kong, Indonesia, Japan, Macao, Malaysia, Myanmar, Nepal, Pakistan, Singapore, Sri Lanka, Thailand and Vietnam, it said.

An APICTA member hosts the award ceremony each year with the honour going to Malaysia this time around. BASIS hosted the ceremony back in 2017.

Housing fair on Dec 23 after two-year hiatus

FROM PAGE B4

Growth in the real estate industry has also triggered development in related sectors, such as cement, ceramics, steel, paint, and so on. As a part of its efforts to foster growth in the local real estate industry, REHAB organises housing fairs abroad as well so that Bangladeshis living in countries like the US, UK, Canada Australia, Canada, Italy and UAE can also buy a house in their home country.

People wait in a queue outside University College London Hospital vaccination centre to receive their Covid-19 vaccine or booster in London on December 17, as the booster rollout accelerates in England.

Cotton consumption to climb this year: USDA

FROM PAGE B1

As per the report, India was the preferred source for cotton for local mills. Imports from the neighbouring country took place via Kolkata seaport and Benapole land port.

Traders noted that transportation and other logistics are comparatively cheaper when cotton is imported from the neighbouring nation as shipment times are shorter thanks to geographic proximity, it added.

Indian cotton held a 32 per cent market share in Bangladesh followed by Brazil with 15 per cent, Benin with 12 per cent, and the US with 9 per cent in MY2020-21.

The USDA went on to say that domestic cotton production meets less than 2 per cent of the annual demand from local mills.

Bangladesh currently has 433 yarn mills and 827 fabric mills while there are also 19 synthetic spinning mills and eight acrylic spinning mills in operation.

The country's annual yarn spinning capacity and fabric manufacturing capacity is 3.3 billion kilogrammes and 7.8 billion meters respectively, according to data from the Bangladesh Textile Mills Association (BTMA).

Bangladesh's total raw cotton consumption capacity is 11.5 million bales, however, it is currently consuming approximately 8.5 million bales of raw cotton annually.

The report forecasts yarn production will reach 750 thousand tonnes in MY2021-22, up 2.7 per cent from the year before, as demand is increasing.

In 2020, the Covid-19 pandemic

negatively impacted Bangladesh's garment exports to major markets, primarily the US and EU, as many international brands cancelled their orders. This resulted in a 17 per cent decline in shipments for the 2020 calendar year compared to the year before.

But from the second quarter of 2021, Bangladesh's garment factories began to see increased orders from western economies that had recovered from the coronavirus fallout.

Preliminary data from the Bangladesh Export Promotion Bureau shows that garment exports in the first 10 months of 2021 increased 28 per cent to \$28.5 billion.

Monsoor Ahmed, chief executive officer of the BTMA, said the USDA's latest report is accurate as the demand for yarn and fabrics has increased a lot and local millers have expanded their capacities.

Cotton consumption is expected to reach nine million bales in 2022 due to the rising demand, he added.

Debapriya reappointed member of UN panel on dev policy

FROM PAGE B1

distinguished fellow of the Centre for Policy Dialogue (CPD), on December 13, CPD said in a press release yesterday.

This committee is also responsible for deciding inclusion in and graduation from the least developed countries' group.

The CDP is entitled to provide independent advice to the ECOSOC on development policy issues.

Speculations ruling the roost in stocks

FROM PAGE B1

"The market index was in a falling trend but some artificial movement pushed it up and this is not a good sign," Siddiqi said, adding that the regulators should have held discussions to prevent such a crisis.

With this backdrop, many market analysts are asking why investors should suffer amid a tussle between the BSEC and Bangladesh Bank.

This begs the question, is there no superior authority to shoulder the responsibility of pacifying the tug of war between two regulators that is affecting general investors as well as listed banks and non-bank financial institutions (NBFIs).

But rather than solving these issues, the authorities seem to launch new and contradictory policies almost every day, impacting the whole financial sector in the process.

BB-BSEC DISPUTES

A few weeks back, the BSEC ordered all listed companies, including banks and NBFIs, to deposit their undistributed dividends to the stock market stabilisation fund.

It also allowed banks and NBFIs to declare dividends from the current year's

profits despite having cumulative losses. However, the central bank ordered them not to follow the BSEC's orders.

with Bangladesh Bank, the BSEC said the central bank would change its bank exposure policy by allowing cost basis exposure instead of market value.

to hear the end of the tussle, and that the central bank would soften its regulations.

In such a situation, the fight took a new turn as the BSEC curtailed banks' power to cancel payments to perpetual bond holders.

maturity date. Although they are not redeemable, they pay a steady stream of interest forever and because of the nature of these bonds, they are often viewed as a type of equity and not a debt.

In protest, Bangladesh Bank a sent letter to lenders in the country, saying the BSEC's condition is at odds with central bank guidelines on risk-based capital adequacy.

Questions then came as to why the two regulators are in a face-off even though their goals are same -- to present a stable economy by ensuring a vibrant stock market.

The dispute rose when, after a meeting

Now, the investors are looking forward

Perpetual bonds are bonds with no





Housing fair on Dec 23 after two-year hiatus

STAR BUSINESS REPORT

The REHAB Fair 2021, a five-day event where members of the Real Estate and Housing Association of Bangladesh (REHAB) will showcase their housing solutions, is all set to begin on December 23 after a two-year hiatus.

The fair, to be held at the Bangabandhu International Conference Center in Agargaon, will feature 220 stalls with building material suppliers and financial institutions also taking part, according to REHAB.

"Since the fair hasn't been held in two years, we hope this edition will be good," Md Abdur Rashid Babu, head of media and communications of REHAB, told The Daily Star vesterday

"This is the biggest fair for the real estate sector and its main purpose is to promote our brands," he said.

Babu went on to say that the price of many construction materials, including rod and cement, have gone up and so, the price of flats will increase in the near future as well.

"But in this fair, buyers can actually check and choose a lot before buying a flat and that's why many people will come with interest," he added.

Commerce Minister Tipu Munshi is scheduled to participate in the inaugural ceremony as chief guest.

Like every year, visitors who attend the fair will have the chance to win attractive prizes from a raffle draw with their entry tickets.

REHAB first started hosting the fair back in 2001 and has since handed over more than 2.25 lakh apartments from the annual event.

Earlier this year, most ready-for-occupant flats in Dhaka, the key market for real estate, were sold out.

This is because demand soared after the government provided amnesty for the use of undisclosed income to purchase land, apartments and other property upon paying a certain amount of tax based on the property's size and location.

With a current membership of 1,191 companies, REHAB is the only trade organisation of real estate developers in the country. **READ MORE ON B3**



Prices of many construction materials, including rod and cement, have gone up and so, the prices of flats may increase in the near future, says REHAB.

Introducing a pro-taxpayer revenue regime



MUHAMMAD ABDUL MAZID

Establishing a pro-taxpayer environment in an emerging economy like Bangladesh where the tax-GDP ratio is hovering around 10-11 per cent requires a very close review of existing rules and regulations one by one, if not word by word in fitting with present day demand of social norms and business practices.

If these regulations have to be effectively enforceable, prudently practiced. impartially implemented in a free and democratic environment unlike past colonial regime, it has to be such a public law framed by the lawmakers who should also be within its jurisdiction.

Appropriate ownership has to be established for each item of law equally on every footing. The reform should not be limited to reducing or

introducing new taxes, but to making the tax code simpler, fairer and better equipped to

promote economic growth. Any proposal would have to be revenue-neutral.

Global good practices should not only be incorporated in the reorganised law, it is needed to take suggestions from the stakeholders. It has been appropriately argued that the reorganisation proposals be made in stakeholders' vernacular (in Bangla) for their better comprehension and suggesting modifications.

It has to be simple, comprehendible, non-duality in meaning and interpretation, delegable, assertive but with adequate relieving and remedial provisions. The mindset of the tax collector and taxpayer must be pro-revenue and the canons of tax law should be digestible and implementable across the board and be

applied without fear and favour.

Taxation, as an influential instrument for revenue income for the state, was very much there in ancient and medieval India in different form and style. The modern income tax system was first introduced by the British government in India. After the Mutiny in 1857, the country was in a bad state financially when the British government took over the power.

James Wilson, the first finance minister in India, moved a bill in the Indian Legislature to restructure tariff laws. Not just that, he introduced the budgetary system and paper currency. He introduced the Income Tax Act in India in his first-ever budget speech on April 7, 1860.

Though the modern income tax was put in place in 1860, the first formal tax law was promulgated in 1882, and the Indian Income Tax Law, 1922 came into being, which anthologised the entire annual amendments so far.

The Income Tax Law of 1922 was adopted by India and Pakistan in 1947 and later by Bangladesh in 1972 just by replacing the word 'India' by 'Pakistan' and 'Pakistan' by 'Bangladesh' respectively. The Republic of India reformed its own income



tax law in 1961. Bangladesh reformed it in 1984 as an ordinance as there was no parliament in session at that time.

After a long demand and decree, a new income tax law is now in the making and it is hoped that it will be enacted by the lawmakers in the parliament. The national income tax reform panel submitted the proposed changes to the tax breaks people have come to expect as well as to the complexity and costs of filing that many have come to loathe.

To be sound, a tax system must be economically efficient and logistically economical and inflicting as little damage as possible on the economy.

READ MORE ON B2



GLOBAL BUSINESS Japan business lobbyist backs Myanmar coup, urges investment

STAR/FILE

Myanmar including in the special economic Aung Hlaing

activists to step away from their investments in country, during which he met junta leader Min year and one member company has pushed back on Watanabes comments, according to the companies involved. That company, XYMAX Corp, a property management firm, said it had expressed concerns to the JMA about the associations position on the coup several times this year. We dont support the coup at all, and we cant support comments that seem to endorse the coup. Theres no change in our position there, Ryuhei Mori, an executive for international business at XYMAX, told Reuters. Toyota Motor Corp, which in 2019 announced plans to make Hilux pick-up trucks in the special economic zone, quit Watanabes group earlier this year. A spokesperson declined to discuss Toyotas departure, including its timing. The companys production plans for Myanmar have been put on hold since the coup, Toyota said Hotel chain Vessel Hotel Development Co and IT firm Global Innovation Consulting told Reuters they quit the association after the coup. Vessel said the company wanted to cut costs, and Global Innovation Consulting said the membership did not yield continuing benefits for the company.

REUTERS, Londor

The poster child of China's property crisis China Evergrande Group was officially declared in default by credit rating agency S&P Global on Friday after the sprawling firm missed a bond payment earlier this month.

"We assess that China Evergrande Group and its offshore financing arm Tianji Holding Ltd. have failed to make coupon payments for their outstanding U.S.-dollar senior notes," S&P said in a statement.

S&P added that Evergrande had asked for the ratings to be withdrawn following the downgrades to 'selective default' a term ratings firms use to describe a missed payment on a bond, but not necessarily all its bonds

"Evergrande, Tianji, or the trustee have made no announcement or any confirmation with us on the status of the coupon payments," S&P said.

A Japanese former politician who campaigned to bring billions of dollars of investment from some of Japans top companies to Myanmar has urged Japan to endorse its military regime, saying the nation's coup leader has "grown fantastically as a human being," while praising his "democratisation efforts."

REUTERS, Tokyo

The 87-year-old former cabinet minister, Hideo Watanabe, is also pursuing a \$42-million shopping mall investment in a tie-up with a firm linked to a sanctioned army conglomerate, according to a transcript of his remarks seen by Reuters and corporate filings.

Watanabes outspoken push for Japans re-engagement with the Myanmar military government stands in contrast with Tokyos official stance, which has cut new aid and called on the military to stop the violence.

Japan has sought to balance its support for Myanmar democracy against its efforts to counter Chinas influence there, officials and analysts have said.

Watanabe and the Japan Myanmar Association (JMA) he chairs declined to comment, as did Japan's foreign ministry.

His position also poses a dilemma for some of Japan's largest companies who sponsor the JMA a kind of lobby group and information exchange for Myanmar investment in Japan that he founded, business leaders and activists say.

These JMA members, like other multinationals, are under pressure from

zone that Watanabe helped establish.

Watanabe, who also said the military's seizure of power in Myanmar was lawful, made his remarks at the JMA's regular meeting on June 30, when discussing his recent trips to the

His comments, first reported by business publication Toyo Keizai in Japanese, were printed in a newsletter circulated to association sponsors and seen by Reuters.

At least six companies have quit the JMA this



Hideo Watanabe, the chairman of the Japan-Myanmar Association, speaks during an interview with Reuters in Tokyo. REUTERS/FILE

Musashi Fusoh, a garment maker, told Reuters it resigned because it judged the information it was getting did not justify the cost.

SPARX Asset Management and credit card company JCB International Co said they also left the association earlier this year.

China's factories speed up but new Covid pain hits retailers

REUTERS, Beijing

China's factory output grew faster than expected in November, supported by stronger energy production and a moderation in sky-high materials costs, but new curbs to fight rising Covid-19 cases hit retailers in the world's second-largest economy.

The data, along with a slowdown in investment growth, underlines the persistent headwinds facing the economy, which have already prompted policymakers this month to ratchet up support.

"The economy remained quite weak in November," said Zhiwei Zhang, chief economist at Pinpoint Asset Management.

"Domestic consumption weakened further, which is driven by the zero tolerance policy that hurts the service sector and the continued slowdown in the property sector."

Factory production rose 3.8 per cent in

a 3.6 per cent rise and accelerating from a 3.5 per the Omicron variant of the virus threatens the cent increase in October.

China's coal output hit a record in November as Beijing urged miners to ramp up production to ensure sufficient energy supplies in the winter heating season, while daily crude oil throughput rebounded in November. Retail sales, however, rose 3.9 per cent in November from a year earlier, below the 4.6 per cent growth expected in the poll and October's 4.9 per cent rise.

Fixed asset investment rose 5.2 per cent in the first 11 months from the same period a year earlier, slower than the 5.4 per cent increase tipped by a Reuters poll and the 6.1 per cent in January-October.

China's economy, which is losing steam after a solid recovery from the pandemic last year, faces multiple challenges heading into 2022, due to a property downturn and strict Covid-19 curbs that have hit consumer spending.

Despite the pick-up in industrial activity November from a year earlier, official data in November, new Covid-19 outbreaks are runaway commodity prices and an easing power showed on Wednesday, beating expectations for creating fresh problems for policymakers as crunch.

global economic outlook.

More than a dozen Chinese-listed companies said they had suspended production in coronavirus-hit parts of Zhejiang province in response to new Covid-19 curbs, causing their share prices to plunge this week.

Separate data on Wednesday showed China's property downturn persisted in the final quarter of 2021 with home prices, sales, investment and construction mired in negative territory last month, weighed by weak demand and a cash crunch among developers.

Some analysts expect fourth-quarter gross domestic product growth to dip below 4 per cent from the 4.9 per cent pace in the previous quarter, although the full-year growth could still be about 8 per cent, above the official target of over 6 per cent.

China's red-hot factory-gate inflation cooled slightly, driven by a government crackdown on

Fitch downgrades Sri Lanka as default fears mount

AFP, Colombo

International ratings agency Fitch downgraded cash-strapped Sri Lanka Saturday due to mounting fears of a sovereign default on its \$26 billion foreign debt, but Colombo insisted it will meet its obligations.

The downgrade by one notch from "CCC" to "CC" came a day after Sri Lanka reported a 1.5 per cent contraction in the third quarter of this year as a foreign exchange crisis wrecked its recovery from the coronavirus pandemic.

Fitch said the downgrade reflected its view of an "increased probability of a default event in coming months" as Sri Lanka's foreign reserves slumped to \$1.58 billion at the end of November.

"We believe it will be difficult for the government to meet its external debt obligations in 2022 and 2023 in the absence of new external financing sources," the agency said in a statement.

However, the Central Bank of Sri

Lanka accused Fitch of making a reckless" downgrade ignoring "positive developments" in the economy.

"It must also be noted that the government has given a clear assurance that Sri Lanka will honour all debt obligations in the period ahead," the bank said in a statement. Fitch noted Sri Lanka has to repay two international sovereign bonds of \$500 million in January 2022 and \$1.0 billion in July 2022 with little improvement in capital inflows into the nation of 21 million people.

It added foreign-currency debt service payments, including principal and interest, total \$6.9 billion for next year, the equivalent of nearly 430 percent of the island's official gross international reserves as of November 2021.

The island's tourism-dependent economy was hammered by the pandemic and authorities responded to falling foreign exchange reserves with a broad import ban, triggering shortages including food, fuel and medicines.