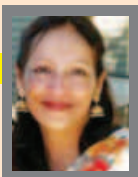


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# Financial tips for the holy month of Ramadan

Ramadan Mubarak to all my readers. I apologise for not writing for a long time. It has been a couple of years of distress for many of us, having lost loved ones during the COVID pandemic. May all of us see a glowing light at the end of a dark tunnel.

Ramadan normally is a time where we spend time with family and friends. It is a time to reflect on what our lives have been and how we can be better human beings. This is a time when we tend to dine out more frequently and even donate more than at other times of the year. Naturally, our expenses increase during this month and we might spend more than we had intended.

However, let this Ramadan be a different story. Instead of considering this holy month of fasting and sacrifices as an excuse to overspend, let us manage our finances by saving money. There are many ways in which we can cut down on our expenses and still enjoy Ramadan. Let us look at some of them:

## Let it be simple

Ramadan upholds basic human values and simplicity. While we contemplate on our actions in this holy month, let us practice simplicity in our financial expenditures too. Instead of organising lavish iftar banquets, we can break our fast at home with our loved ones or organise small iftars for our friends and family.

## We need to stick to our expense budget

We need to remember that we cannot exceed our budgeted expenses.

Of course we will need to make purchases for the month, but we should also remember not to overspend on unnecessary purchases.

Alternately, we can create a separate Ramadan budget that includes all the expenses that we would need to make during the month. That could include the cost of gifts, clothes, entertainment, and food. Once we make a budget, it will be easier for us to follow it if we involve our family in its implementation as well.

## Make use of rewards and discounts

During Ramadan, the market is flooded with discounted goods, be it clothes, food, or gifts. We must keep our ears and eyes open for these items; make full use of them,



## Travel cheaply

If we are planning to travel during Ramadan or Eid we must purchase tickets in advance to avail of discounted rates. Ticket prices are soaring every day!

## Eid gifts to family and friends should not be expensive

Love and happiness are more important than purchasing expensive gifts. Create personalised gifts at your home as per everyone's choice that serve as a sweet gesture.

## Looking after those who help us

It is a time to think of the less fortunate among us. Our domestic staff and others who help us in our daily lives deserve special consideration this Ramadan. They also aspire to enjoy the bounties of Eid.

Eid Bonuses are mandatory in formal establishments, but household employees are equally deserving of this benefit. Therefore, Eid gifts and bonus to our staff should be featured in our Ramadan budget.

**Photo: LS Archive/Sazzad Ibne Sayed**

# Sharing wisdom with The Daily Star Gift Cards



Gift cards and vouchers are an exquisite way of gift giving, where the receiver can purchase anything to their liking within a said amount. While gift card is a common custom in the retail scene, what if you could do the same in terms of sharing knowledge and information?

The Daily Star now makes it possible to share wisdom in the form of gift giving with their newly launched gift cards.

"The gift cards are a first of its kind in the newspaper industry, which is an excellent means of sharing wisdom and disseminating information with one another," said Shuvashish Roy, Head of Business at The Daily Star.

They are available in three types, being quarterly, half-yearly and annual subscription in varied price ranges with budget saving deals. This means that newspaper subscription would cost you more if you were otherwise to take subscription via traditional means.

The quarterly blue card costs Tk 900, where you can save Tk 160. The half-yearly red card costs Tk 1800, where upon you will be able to save Tk 320. And lastly, the black yearly subscription card costs Tk 3500, which will allow you to save Tk 740.

The activation process is very simple, where you will only have to scratch the unique pin provided at the back of the card. Following this, you can either call at 01711623906 for manual activation or you can visit <http://giftcard.thedailystar.net/> and select the redeem card option.

A subscriber shall start receiving newspaper regularly from The Daily Star to their given address one week after activation. These cards can be purchased from <http://giftcard.thedailystar.net/> which is equipped with online payment options. However, the card has to be activated within three months of purchase.

While the gift card is a very thoughtful gift idea for family and friends, it is an even better way of B2B gift giving. Organizations and corporate giants can share this unique gift with their stakeholders, clients, employees, and vendors. A gift as such falls perfectly well within the precinct of business circles and is a great way to strengthen corporate relationships and disseminate up to date information.

The Daily Star Gift Cards is a one-of-a-kind gift, as you are presenting something that is extremely useful and can be stored in memory for time immemorial. It shall help people stay updated with news regarding everyday occurrences on the go. After all, what can be a better gift than sharing knowledge?

**By Fariha Amber**

**Photo: Star**

