



Mokhlesur Rahman inspects a patch of coffee plants on his farm in Goalbari village under Taraganj upazila of Rangpur. Other than selling saplings and raw beans, Rahman has set up a popular coffee shop that sells blends of his own making.



PHOTO: KONGKON KARMAKER

# Coffee consumption catching on in rural areas

KONGKON KARMAKER

Although coffee is considered an expensive beverage mostly consumed by urbanites in Bangladesh, Md Mokhlesur Rahman is trying to change this perception by bringing its rich flavours to rural areas.

Hailing from Goalbari village in Taraganj upazila of Rangpur, Rahman's journey tells a tale of resilience, innovation, and entrepreneurship.

This is because what began as a modest idea to promote coffee in his native village has flourished into a full venture known as the Rangpur Coffee Club.

Nestled along the Dinajpur-Rangpur highway, Rahman's shop offers customers the chance to taste freshly brewed coffee of different blends directly sourced from his orchard.

Rahman had found work in Cox's Bazar after completing his graduation in political science in 2011.

It was then that he encountered coffee orchards in Ramu upazila, stirring a desire to popularise the beverage back home.

So, leaving behind job security, Rahman took a bold step by investing

Tk 80,000 to plant 800 arabica coffee saplings on 28 decimals of land in Goalbari village in 2017.

Naturally, he suffered setbacks at first as 11 decimals of the crop were lost due to disease. However, around 450 of the coffee plants survived and eventually started providing yields in 2019.

He initially sold the raw coffee beans to refiners in Dhaka but Rahman's eureka moment came in 2021, when he started experimenting with the refining and blending process.

Following some trial and error, Rahman came up with his own winning formula and this marked the birth of the Rangpur Coffee Club as we know it today.

The tiny shop got a tremendous response right from the get-go, attracting up to 40 visitors daily.

Now, Rahman's vision has gone beyond simply serving cups of coffee as he has ventured into selling saplings to other farmers, thereby expanding domestic cultivation of the crop.

He sold 8,000 saplings for between Tk 50 and Tk 100 apiece just last year.

Motaleb Hossain, a Bangladeshi-born American, attested to the uniqueness

of Rahman's coffee during a visit to Rangpur Coffee Club.

He claimed there was no difference in taste between Rahman's coffee and that produced in countries like the US.

"The proximity of the stall to the orchard adds an unparalleled charm to the experience, making it a unique destination for coffee enthusiasts," he added.

**Nestled along the Dinajpur-Rangpur highway, Rahman's shop offers customers the chance to taste fresh brewed coffee of different blends directly sourced from his orchard**

The International Coffee Organisation reports a steady increase in global demand, with Bangladesh importing coffee worth \$93,800 in 2019, up 22.81 percent from the previous year.

But while Rahman is extending his orchard to cater to increasing demand, he remains conscious of sustainable

practices.

Agronomist Md Aftab Hossain acknowledged that Taraganj upazila has the ideal conditions for coffee cultivation given its favourable soil, temperature, and levels of precipitation.

But aside from growing coffee, Rahman is also cultivating a legacy as his story speaks of determination, risk-taking, and the transformative power of innovation in rural communities.

This is because Rahman stands as a hero in the domestic coffee market, where demand is mostly met through imports.

As such, he is not only contributing to the local economy, but the broader narrative of global coffee consumption as well.

And as his orchard continues to grow, so too does the impact of his entrepreneurial spirit on the landscape of rural Bangladesh.

In the quiet village of Goalbari, where the whispers of coffee leaves blend with the dreams of a visionary, Rahman has brewed more than just coffee – he's created a story of hope, progress, and the irresistible allure of a steaming cup of rural innovation.

## Zakia Rouf elected as vice-chairman of Bank Asia

STAR BUSINESS DESK



Zakia Rouf Chowdhury was recently elected vice-chairman of Bank Asia Limited at the 508th meeting of the board of directors of the bank.

Chowdhury has an illustrious business career spanning more than 35 years in the private sector of Bangladesh.

She has held leadership positions at several concerns of Rangs Group, one of the largest business groups in Bangladesh.

Currently, she serves as the chairman of Sea Resources Group, Rangs Pharmaceuticals Limited, Rangs Construction Limited, Rangs-Agro Industries Limited, and Zhen Natural Limited.

Chowdhury is also the managing director of Rangs Real Estate Limited and Rangs Food & Beverage Limited.

She is one of the directors of Rangs Limited, Rangs Motors Limited, Rangs Properties Limited, Rancon Autos Limited, Rangs Interior Limited, and Rangs Appliance Limited, along with a few other Rangs concerns.

## Banglalink pays part of BTRC audit claim

STAR BUSINESS REPORT

Banglalink yesterday made a payment to government coffers which partially accedes to Bangladesh Telecommunication Regulatory Commission's (BTRC) claim of dues based on an audit for the 1996-2019 period.

In August 2021, the BTRC had assigned Masih Muihith Haque & Co and ANB Solution Pvt Ltd to audit Banglalink for the period from November 1996 to December 2019.

The audit was finalised in April this year and in the middle of this year the BTRC instructed clearing dues amounting to around Tk 820 crore.

Of the amount, Tk 225 crore was against 2G renewal fees.

Banglalink has been paying it in instalments, depositing Tk 14.16 crore yesterday, clearing Tk 108.4 crore till date.

Another Tk 165.7 crore, which was paid yesterday, was concerning VAT, tax and fees, revenue sharing dues, handset royalty and frequency usage, according to a BTRC official.

The remaining amount, Tk 430 crore, was claimed as late fees.

"It's good that Banglalink paid the principal amount, paving the way for discussion on late fees," Musiq Mannan Choudhury, a BTRC commissioner, told The Daily Star yesterday.

The BTRC is complying with the telecom minister's directives on collecting audit claims, he said.

## Export easier than import

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Cross-border trade risk management is a globally accepted and practiced tool that creates a balance between facilitation and control in the clearance process.

They also urged for a major reform in import policies and demanded lifting the inspection requirement for all imported agricultural and food products.

Mohammad Abu Yusuf, additional secretary of the finance ministry, and AAM Amimul Ehsan Khan, senior technical advisor of the BTF project, jointly presented a keynote paper.

They pointed out some examples of international best practices related to the inspection of imported goods. For example, the EU has reduced its inspection requirement for highly refined animal products to 1 percent and poultry meat to 15 percent while maintaining 100 percent for live animals.

They also mentioned that trade is expanding but human resources are not increasing in same way in terms

of capacity and trade.

"There has been a revolution in agriculture in the past year. The government is working to reduce issues related with cross-border trade. We will soon discuss with the government to facilitate intra-trade", said FBCCI President Mahbubul Alam.

Agriculture Minister Muhammad Abdur Razzaque highlighted the country's self-sufficiency in food grains as well as the government's efforts to modernise and commercialise the agriculture sector.

He announced plans to allocate space near the capital for testing agricultural products, aiming to streamline the clearance process and minimise time and cost for traders.

Among others, Michael J Parr, project director of the BTF, Md Hafizur Rahman, member of the Bangladesh Competition Commission, and Farid Uddin, former member of the National Board of Revenue, also spoke.

treasury bills' stays at more than 10 percent, then the lending rate will increase to 14-15 percent.

He also said the interest on deposits will increase due to the hike in lending rates.

However, Huq hopes the growing lending rate will help curb the ongoing inflationary pressure.

Inflation in Bangladesh rose to 9.93 percent in October on the back of higher food and non-food prices.

The Consumer Price Index was up 9.63 percent in September, as per the Bangladesh Bureau of Statistics.

## Exporters worried, unions urge improvements

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"We are worried about the fate of garment export from Bangladesh to the US," he told The Daily Star over the phone.

However, the US should keep in mind that they give a lot of trade facilities, including zero-duty benefits, to countries like Africa, Vietnam and Myanmar where there are a lot of questions about labour rights, he said.

On the other hand, Bangladesh is bringing improvements to the labour rights situation step by step and has come a long way when it comes to ensuring labour rights and practices in consultation with international communities, Hassan said.

Mohammad Hatem, executive president of the Bangladesh Knitwear Manufacturers and Exporters Association, said he was worried as "no labour rights violation" took place in Bangladesh.

Blinken talked about the global labour rights situation, not only about Bangladesh, he said.

Union leaders disagreed.

Four workers died in the latest spell of labour unrest over fixing the minimum wage of the garment sector, said Nazma Akter, president of Sammilito Garment Sramik Federation.

The workers and union leaders face difficulties exercising freedom of association, freedom of speech and freedom of movement, she said.

The government and factory owners should be very much proactive towards ensuring labour rights, she said.

Akter also suggested withdrawing all the unrest-related police cases against workers, refraining from harassing and intimidating the workers and

reassessing a recently declared wage structure to improve the sector's image abroad.

Amirul Haque Amin, president of IndustriALL Bangladesh Council, also suggested that the government and factory owners be more focused on ensuring labour rights.

He demanded withdrawal of 43 police cases against the workers and unconditional release of 115 workers and seven union leaders under arrest.

He also demanded immediately initiating investigations over the four deaths.

Mustafizur Rahman, distinguished fellow of the Centre for Policy Dialogue, said Bangladesh should take note of the US statement and address those concerns as the country was the single largest export destination and a major source of cotton.

Bangladesh should address the labour rights issues and trade union concerns, something that International Labour Organization also suggested, he said.

Mostafa Abid Khan, a former member of the Bangladesh Trade and Tariff Commission, said it seems that Blinken's speech was very carefully drafted.

It is nothing to be worried about now but the need to bring improvements to the labour rights situation should also be recognised, he said.

The US does not give any duty benefit to Bangladesh on exports, he pointed out.

Local garment exporters face a 15.62 percent duty on export to the American markets. The exports amounted to over \$10 billion last fiscal year, nearly 90 percent of which was garment items.

## Private and foreign investment critical

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economic growth, job creation, higher incomes and improved living standards," said the trade body.

It said FDI in Bangladesh helped the growth of important industries and infrastructure while facilitating technology diffusion.

Readymade garments, energy, consumer goods, and ICT sectors have largely benefited from an influx of FDI, said Ficci.

Ficci said as per the targets set by "Vision 2041", Bangladesh's Gross Domestic Product (GDP), which is now over \$450 billion, should increase to \$2,333 billion by 2041.

Government spending on public healthcare needs to be two percent of the GDP while spending on education should be four percent of the GDP.

To attain the goal, the nation will need to ensure private investment at over one-third of the GDP. Also, the FDI needs to be \$69.99 billion while the government's total revenue needs to be \$563 billion, or nearly one-fourth of the country's economy in 2041.

Bangladesh's FDI inflow and Global Value Chain (GVC) integration is lower than potential comparators, it said.

In the wake of global economic shifts, investment policies are gaining greater importance as determination of successes for FDI attraction and retention, said Ficci.

The trade body said various developing countries, including Saudi Arabia, have offered tax incentives for investment. It said Vietnam and India had created a conducive tax framework to bolster their competitive edge in the global investment landscape.

As such, it outlined 29 recommendations to enhance the broader investment climate and bolster overall investors' confidence in areas of business regulations,

access to land, infrastructure and logistics, skills and productivity, commercial dispute resolution, trade facilitation, technology diffusion, and access to finance.

Ficci suggested that government agencies implement the suggestions over the short, medium and long-term.

At the inauguration, Ficci President Naser Ezaz Bijoy said the size of Bangladesh's economy was \$8 billion at the time of the country's liberation in 1971. Bangladesh is now almost a \$500 billion economy and expected to reach \$1 trillion 2031.

## Forex transactions

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continue to rise, adding that it stood at Tk 219 crore in January, 2022.

Ahsan Ullah Chowdhury, head of digital financial services at Eastern Bank, told The Daily Star that foreign currency transactions through cards had been increasing since last year due to several factors, including differing foreign currency rates between card and cash transactions.

He said that even a few months ago there was a difference ranging from Tk 5-10 per dollar between foreign currency transactions made through cards and cash.

Another reason is that most banks have suspended the opening of student files, which has led people to conduct transactions through cards, Chowdhury added.

Another reason for the surge is that travelers prefers to make foreign currency transactions through cards and cash in the form of foreign currency such as US dollars is not always available on the market.

Travelers also use their cards to pay for expenses such as airfare, travel costs, hotel bookings and shopping expenses, he added.