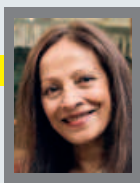


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Gold prices are up— but should you invest now?

For many years, gold has been seen as a safe way to hold valuables. However, 2025 is becoming a very important year for gold in personal finance, especially in Bangladesh. As gold prices go up, more people — both careful savers and bold investors — are making profits from investing in it.

Investing in gold in Bangladesh can provide both opportunities and risks. Below are some valuable points to consider — customised specially to the current Bangladeshi market environment:

It protects you from inflation and weak currency

Bangladesh Taka has been under pressure, which in turn, increases the price of imported goods. This also includes gold.

With the inflation rising, despite regulatory efforts and returns on savings products not remaining attractive, gold is perceived as a better option in many cases.

Easy to sell and high demand in culture

In Bangladesh, gold jewellery is not just for investment — it's also an important part of culture, like weddings and gifts. Because of this, people always want gold.



So, even during hard times, it's still easy to sell gold and get money from it (though sometimes with small conditions).

Global factors support gold prices

Around the world, due to many factors like war, inflation, and central banks buying gold, prices are up. This also affects gold prices in Bangladesh, since they usually follow global rates, and the value of the taka compared to the US dollar. Because of this, gold is a good way to spread risk in your investment. Things to be careful about: Gold is very expensive and the prices change a lot. In Bangladesh, gold prices have become very high.

For example, in October 2025, the price per 'bhor' of 22-carat gold is Tk 2,17,000. Prices are going up quickly — it has risen by approximately 50 per cent over the last nine months. Because of this, it can be hard for many people to afford physical gold, especially jewellery. On a personal note, I regret selling a couple of my old 22-carat gold coins last year to make an earring set with stones. Resale value of stones is very marginal. Do not make the same mistake; save your gold as a great investment. Of course, you must also keep in mind that there will be some discount in resale value.

Gold may not give high long-term profits

Gold is good for keeping your money safe, but it may not grow as much as other investments like stocks, property, or business — especially in a growing country like Bangladesh. Some people say gold is better for safety, not for making

big profits, especially when you consider the costs and how long you hold it.

Simple tips if you want to invest in gold:

- **Check purity and papers:** Buy from trusted shops. Make sure your gold has a hallmark or certificate showing its authenticity.
- **Know the resale rules:** Ask how much money you'll get back if you sell later. Shops often take a small cut when buying it back.
- **Think long-term:** Gold prices fluctuate. It's better for holding over time, not for quick profits — unless you really know the market.
- **Don't put all your money in gold:** Gold has costs and risks. Use it as part of your savings, not your whole plan.
- **Compare with other options:** Think about what else you could do with the money — like starting a business, buying land, or investing in different things. Make sure gold is the right choice for you.

In conclusion, gold can be a smart way to protect your money from inflation and currency risk. But it's not a guaranteed way to grow your wealth fast. Gold is costly, and the market can be tricky. If you invest, buy proper gold (like coins or bars with certificates), plan to hold it for years, and make it just one part of your overall financial plan.



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