

## Unlocking the CLEVER STORAGE SPACE



**TAGABUN TAHARIM TITUN**

Imagine entering a small apartment teeming with clutter and immediately thinking, "I require a concealed compartment to store all of this!" In today's cities, space is at a premium, and every home feels cosier when smart furniture takes care of the chaos. Storage-based furniture like beds with drawers, wall cabinets, shoe racks, and more is rising to the rescue, turning cramped rooms into organized havens. These clever designs maximize every nook and cranny, making urban living feel spacious and serene. From compact living rooms to snug bedrooms, the right storage piece can hide away all the extras and let your home breathe.

**SPACE-SAVVY FURNITURE OPTIONS**

Making the most of limited space is now a lifestyle art. Popular storage furniture types include:

**Storage Beds:** Modern platforms often have built-in drawers or shelves under the mattress, so your spare bedding, clothes, or kids' toys are tucked out of sight. A storage bed effectively replaces a separate dresser, freeing up floor space.

**Built-in Cabinets and Shelves:** Wall-mounted cupboards and tall shelving units use vertical real estate. These are perfect for books, kitchenware, or decorative items. By going up to the ceiling, they keep surfaces clear and interiors airy.

**Multi-Functional Pieces:** Ottomans, benches, or sofas that double as storage boxes are a favorite. Sit on an upholstered box and lift the lid to stash blankets or shoes. Tables with hidden compartments can hold remote controls and gadgets. These dual-purpose items simplify day-to-day life. For example, a sofa that folds out into a bed or an ottoman that holds toys means one piece does two jobs.

**Wardrobes & Chests of Drawers:** The classics never go out of style: sliding-



PHOTO: HATIL

door wardrobes and neat chests of drawers keep clothing and linens orderly. These furniture staples offer spacious, enclosed storage while adding a neat aesthetic to any room.

Each of these options helps urban dwellers "have their cake and eat it" with stylish décor and extra storage. As Hatil's Director Shamsul notes, "Choosing space-saving pieces makes small bedrooms feel larger and more functional," keeping clutter off the floor and in tidy drawers."

**MAKING ROOM IN BANGLADESHI FURNITURE TRENDS**

Bangladesh's furniture industry is booming, and storage solutions are part of that story. Local brands have invested in design and production to meet both global standards and homegrown needs. Domestic manufacturers now supply the vast

majority of the roughly Tk30,000 crore furniture market, whereas a few decades ago the country imported most furniture. Local entrepreneurs now meet most demand, making homegrown designs more affordable. "Our company is ESG (Environmental, Social, and Governance) compliant, and we will continue to be rich in green innovation and technology, driving positive impact," says Md. Rezaul Karim, Company Secretary of HATIL Complex Ltd.

Brand expansion and fresh design ideas follow. Bangladeshi chairs, tables, and wardrobes now reach homes in India, the United States, and the United Arab Emirates, showing that local designs travel well. Regal Furniture has more than 150 outlets, while HATIL operates around 80 nationwide. ISHO offers vast catalogs in engineered wood. Many companies are introducing minimalist styles, modular wardrobes, and smart organizers that suit young city homes.

**HOW TO CHOOSE STORAGE-BASED FURNITURE**

**Start with a clear plan.**

Measure your room and note doors, windows, and walking paths. A simple plan prevents buying pieces that do not fit and helps you visualize where hidden storage will work best.

**Measure and plan**

Measure twice. Consider height as well as floor space. Vertical shelving and under-bed drawers stretch usable space and make small bedrooms feel larger.

**Choose multi-functional pieces**

Pick items that serve two purposes. Storage beds, ottomans with lids, and sofas with built-in compartments reduce the need for extra furniture. Look at multipurpose shelves and cabinets to gain flexibility.

**PRIORITIZE MATERIAL AND FINISH**

Select durable materials suited to the

local climate. Laminated boards and engineered wood offer longevity and easy maintenance. Check hardware quality, such as drawer runners and hinges, for smooth use over years.

Good storage choices simplify daily life and add to a home's style. By planning, favoring multifunction, and choosing solid materials, you create order without compromising

design. Invest in pieces that adapt as your needs change, and you will save money while keeping your apartment clutter-free and visually pleasing and practical.



A Dining set. PHOTO: HATIL

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**RAYANA HOSSAIN**

Founder and Managing Director of ISHO and Director at Dekko ISHO Group, has helped shape Bangladesh's shift from imitation furniture to original, design-driven manufacturing. In this interview with The Daily Star, she discusses industry challenges, changing consumer tastes, and ISHO's role in leading that transformation.



**R N PAUL**

Managing Director of Regal Furniture, highlighted how Regal has led Bangladesh's furniture transformation. He discussed the brand's innovations and how it is shaping the future of "Made in Bangladesh" furniture.



Designing a **NEW IDENTITY**

**The Daily Star (TDS):** How has Bangladesh's furniture sector evolved over the past decade?

**Rayana Hossain (RH):** Over the past decade, Bangladesh's furniture and interiors industry has evolved from imitation and imports to its own strong design and manufacturing identity, much like the RMG sector. The shift towards modern aesthetics, quality materials, and urban functionality has redefined the market.

**TDS:** What recent innovations have been game-changers for your brand?

**RH:** Design, materials, and manufacturing have all evolved for us. We now create designs that reflect real Bangladeshi lifestyles, making them functional and relevant. With FSC certification and advanced machinery at Designscape, we maintain global standards while blending technology with local, sustainable materials like rattan and engineered wood.

**TDS:** What are the main challenges in this sector?

**RH:** Quality raw materials remain a big challenge. While we use FSC-certified wood, local options



market in the Tk 25,000 crore range; exports are low in range but getting there. In terms of regional tastes from our analysis, Dhaka skews design-forward with higher finish expectations and true omnichannel buying; Chattogram shows larger-format preferences and stronger B2B demand with more price sensitivity; regional cities are value-driven and remain predominantly offline.

**TDS:** How are you using technology and sustainable craftsmanship to strengthen the "Made in Bangladesh" brand—and what's the next big trend?

are limited, so we import some components. Testing facilities are also scarce, which slows smaller manufacturers. However, policies like bonded warehouses and growing awareness of certification are improving the landscape and helping brands like ours compete globally while staying sustainable.

**TDS:** How do consumer tastes and buying behaviour differ across Dhaka, Chattogram and other regional markets?

**RH:** The current estimates put Bangladesh's domestic furniture

**RH:** We've been omnichannel from the start, launching our e-commerce platform before opening any physical store and today most of our products include AR integration for real-time visualisation. This blend of technology with local craftsmanship and eco-materials strengthens the "Made in Bangladesh" identity, and I believe the next big trend will be the country's rise as a regional furniture hub, with sustainable production and circular design becoming the new standard.

Growth & Innovation in **BANGLADESH'S FURNITURE INDUSTRY**

**The Daily Star (TDS):** How has Bangladesh's furniture sector evolved over the past decade?

**R N Paul (RNP):** Over the past decade, Bangladesh's furniture industry has evolved from traditional craft to a modern, design-focused sector. Regal Furniture has led this transformation with modular designs, precision manufacturing, and a distinctive retail experience. As one of the first brands with nationwide retail and automated production, we set a new industry benchmark.

**TDS:** Which recent innovations have been game-changers for your brand?

**RNP:** The biggest game-changer for us has been automation and engineered wood innovation. A decade ago, we relied heavily on solid wood. Now we use high-grade processed boards, laminates, and eco-friendly finishes that maintain durability while reducing waste. On the design side, 3D modelling has revolutionised our prototyping, allowing us to visualise and



workshops for production staff and designers and collaborate with local universities to attract young talent for the industry.

**TDS:** How do consumer tastes differ across Dhaka, Chattogram, and other regions?

**RNP:** The furniture market in Bangladesh is valued at around USD 2.5-3 billion, growing at an annual rate of 10-12 per cent. Dhaka's consumers are design-driven and brand-conscious, while Chattogram customers focus more on durability and premium materials. In regional towns, affordability and classic designs remain the top priorities.

**TDS:** How are you using technology and sustainable craftsmanship to strengthen the "Made in Bangladesh" brand, and what is the next big trend?

**RNP:** We see "Made in Bangladesh" as a mark of smart craftsmanship that merges tradition with innovation. The next big trend will be hybrid furniture that integrates smart technology and sustainable design, created for compact, connected living spaces.

The Future of **FURNITURE**



**TANZIM AHMED**

Picture the furniture of 2025: a sleek armchair that gently warms on a cool night, a coffee table that charges your devices, and a bookshelf that doubles as a mini garden. The furniture of tomorrow isn't just functional, it is intelligent, efficient, and alive with technology.

**WHEN YOUR CHAIR THINKS AND YOUR DESK LISTENS**

The furniture of the future is no longer just a passive object; it's becoming an active participant in your home. The biggest change is the seamless integration of technology directly into the pieces you use every day. Imagine furniture that anticipates your needs and makes your life simpler. You can expect chairs and sofas with built-in heating and cooling systems. Desks will come standard with wireless charging pads. And voice activation will become common.

**MAXIMISING SPACE IN A COMPACT WORLD**

As our homes and apartments become more

compact, furniture is being cleverly designed to be more flexible and serve multiple purposes. You'll find dining tables that can expand to accommodate extra guests. Sofas will do more than just provide seating; they will easily convert into beds.

**FUSION OF HEALTH AND HIGH-TECH MATERIALS**

With long hours spent sitting, ergonomic design has never mattered more. Expect chairs that support posture and height-adjustable desks for comfort. Advanced foams and gels now mould to your body, easing pressure and improving well-being. New types of memory foam and gel are being used to provide unparalleled support and pressure relief, conforming to your body for superior comfort.

**DIGITAL WAYS TO DESIGN AND PURCHASE**

Technology is reshaping not just what we buy, but how. 3D printing enables intricate, low-waste designs once impossible to make. Augmented Reality (AR) lets shoppers visualise furniture in their own homes before buying, bridging imagination and reality.

**BRINGING NATURE BACK HOME**

Finally, a growing "biophilic" movement blends greenery into furniture itself. Coffee tables sprout succulents, bookshelves host herb gardens, and lounge chairs cradle small plants. These touches of nature transform living spaces into calm, breathable sanctuaries.



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## SELIM H RAHMAN

Chairman and Managing Director has taken HATIL Furniture from a family-run timber business to a design-led, tech-forward furniture exporter, choosing the path of sustainability. It is now pre-certified as a green factory, recycling production waste and generating 30-35% of its electricity from solar energy. These are steps that go beyond buyer pressure and reflect genuine corporate responsibility.



## SLIM IS SMART: From Craft to Tech

**The Daily Star (TDS):** How has Bangladesh's furniture sector evolved over the past decade, and what concrete role has your brand played in the shift?

**Selim H Rahman (SHR):** Consumers shifted from heavy, carved and steel pieces to compact, modern designs; interiors and designers now shape buying decisions. HATIL popularised space-saving thinking with its long-running "Slim is Smart" approach and industrial R&D, which turned artisanal ideas into scalable products.

**TDS:** Which recent innovations have been the game-changers for your company, and how are the new living patterns shaping your strategy?

**SHR:** We invested in automation, 3D visualisations, AR/VR showrooms, and multifunctional, space-saving furniture. These technologies let customers preview pieces in small urban flats and helped us develop compact sofas, bunk solutions and convertible beds.

**TDS:** Are Bangladeshi brands export-ready? Which strengths and gaps determine your competitiveness against



Foam recycling in HATIL's factory

**global names?**

**SHR:** Strengths include skilled labour, in-house metal, foam, finishing capacity and design capability. High duties and bonded-warehouse rules created barriers, but recent policy shifts that ease partial export regulations should unlock more opportunities for brands in the export market.

**TDS:** How do consumer tastes and buying behaviours differ across Dhaka and other regional markets?

**SHR:** Dhaka consumers place design above all when buying furniture. A survey found 66% in Bogura prefer solid wood, while

90% of Dhaka residents prefer modern, minimalistic furniture design.

**TDS:** How are you combining technology with local craftsmanship and eco-materials to strengthen the "Made in Bangladesh" value proposition?

**SHR:** HATIL integrates innovation and advanced machinery, including CNC routers, robotic lacquering arms and UV curing systems for precision and speed, and our factory is soon to acquire green certification, scale greener tech across production and push for wider industry adoption to boost exports.

## Stepping away from fifty shades of boring

SADIA ISLAM

If you grew up in a Bangladeshi home, you know our furniture has lived in two shades forever: "wood" and "slightly darker wood." From glossy mahogany varnish that yellows over time to MDF covered in wood-grain stickers, our interiors often look like a forest that forgot to evolve. Functional, sure but monotonous.

As a designer-turned mom, I've learned that colour is what makes a home breathe. I crave white furniture for its calm, but with kids who think walls are sketchbooks and three cats that believe in chaos theory, white is a dangerous dream. So I go darker for practicality but always with a pop of colour. Olive drawer fronts on a white chest, mustard cushions on a navy sofa, or a bright blue stool breaking up beige monotony. It's the little rebellions that make a room feel alive.

Once toured a home "done by an interior decorator." The homeowner proudly said she'd selected every material and

colour. Every room, including the kids' room, was wrapped in the same glossy grey marble textured board. Every table, every cabinet, every wardrobe. White walls, grey everything, and shiny tiles dividing kitchen from dining.

It looked perfect in the way a catalog does minus warmth and personality.

### DESIGN DO'S AND DON'TS

- Do play with contrast. One colourful piece can redefine a neutral space.

- Do match your tones with the season. Cool whites in summer, warmer hues in winter.

- Don't make everything match; cohesion isn't cloning.

- Don't fear

colour. It's easier to repaint a drawer than to fix a boring room.

Colour gives your home a heartbeat. In winter, I replace my white linen summer curtains with bright yellow or mauve to offset the darker, colder light. It's a small ritual that changes the mood of the whole house and mine with it.

Colour keeps a space from feeling static, even when life (and kids and cats) are anything but. Real homes like real people are never just one colour. They're layered, unpredictable, and a little messy. And that's exactly what makes them beautiful.

Writer is a former interior designer who now designs around kids, cats, and chaos.



## The ultimate furniture buying guide

ADRIN SARWAR

Bringing new furniture into your home is an exciting prospect, one that promises to refresh your space and enhance your daily life. However, the sheer volume of options can be overwhelming, and a hasty decision can lead to buyer's remorse. This comprehensive guide will walk you through every crucial step.

### 1. PLANNING AND PREPARATION

Before you even think about browsing, a little homework will save you a world of headaches.

#### Define your needs

- Start by asking "Why do you need this piece?"
- "Who will use it?"
- "How will it be used?"

#### Measurement is the key

Measure the length, width, and height of the room where the furniture will go. Note the dimensions of other pieces in the room to ensure a cluttered layout.

#### Set a realistic budget

Be honest about what you can afford. Your budget should account for the price of the furniture itself, plus taxes, delivery fees, and any potential assembly costs.

#### Discover your style

Create a mood board on Pinterest or save images from magazines and websites. Identify common themes to your liking like mid-century Modern or the comfort of farmhouse.

### 2. ASSESSING THE QUALITY

- Look into the construction and materials
- Do the sit test
- Do a visual weight test

### 3. SHOPPING SMART ONLINE:

- Read reviews and look for customer photos
- Check the return policy
- Order fabric swatches

### 4. THE FINAL DECISION

- Confirm delivery details
- Review the warranty
- Take a final look at your plan



## THE FURNITURE INDUSTRY OF BANGLADESH

### KEY CHALLENGES IN THE INDUSTRY

High import duties raise raw material costs significantly.

Scarcity of domestic timber due to deforestation.

Supply-chain disruptions increase lead times and costs.

Lack of certification and testing facilities hinders exports.

High duties on chemicals hinder value-added production.

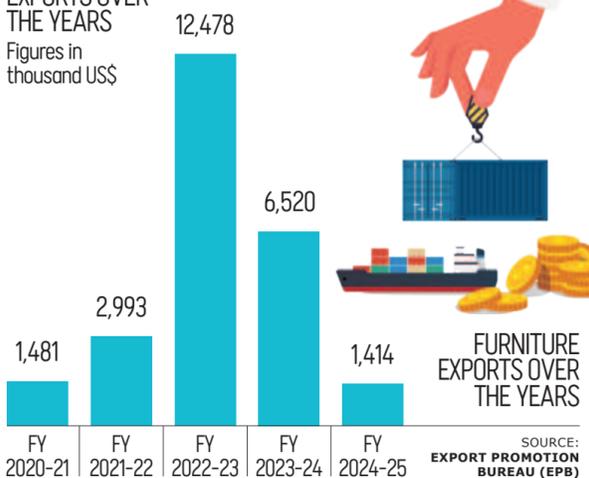
Competition from cheaper imported furniture squeezes margins.

Limited modern machinery and skilled workforce availability.

High logistics and delivery costs affect rural sales.

### FURNITURE EXPORTS OVER THE YEARS

Figures in thousand US\$



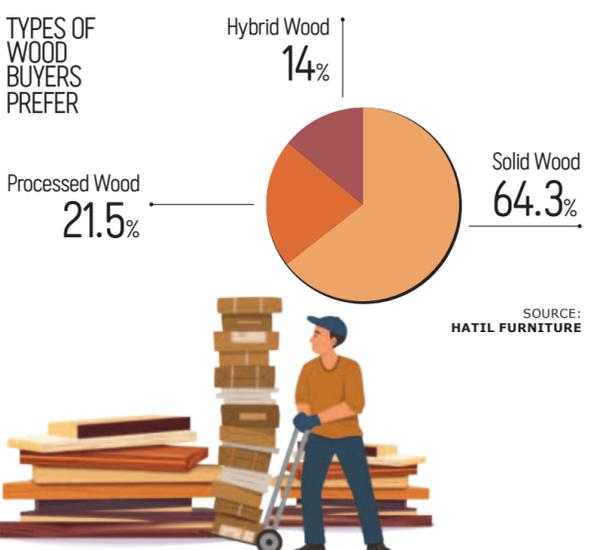
SOURCE: EXPORT PROMOTION BUREAU (EPB)

### FURNITURE BUYING FACTORS



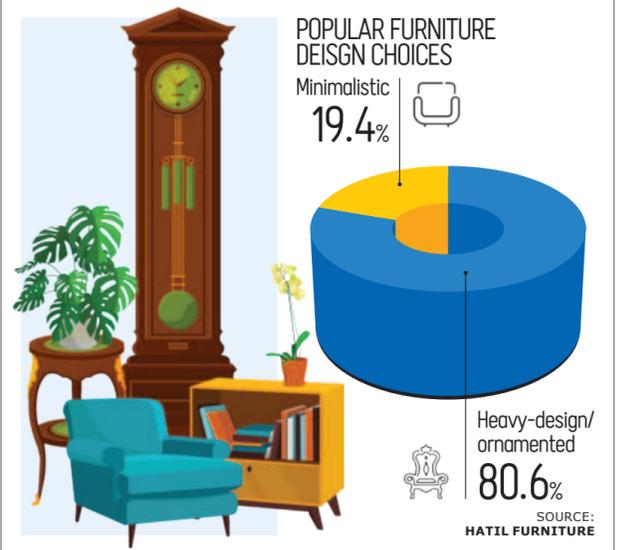
SOURCE: HATIL FURNITURE

### TYPES OF WOOD BUYERS PREFER



SOURCE: HATIL FURNITURE

### POPULAR FURNITURE DESIGN CHOICES



SOURCE: HATIL FURNITURE



Chair was once the symbol of authority  
PHOTO COURTESY: JAYANTH MUPPANNI

**TASNIM TABASSUM**

Furniture has always been more than just a collection of useful objects. They tell stories of human civilisation. From royal thrones to space-saving sofas, every piece we sit or sleep on carries centuries of craftsmanship, culture, and curiosity. Here are some fascinating furniture trivia facts that reveal how deeply our lives are intertwined with design and history.



PHOTO COURTESY: NORTHLINK FERRIES

Long before wood or fabric, furniture was stone.



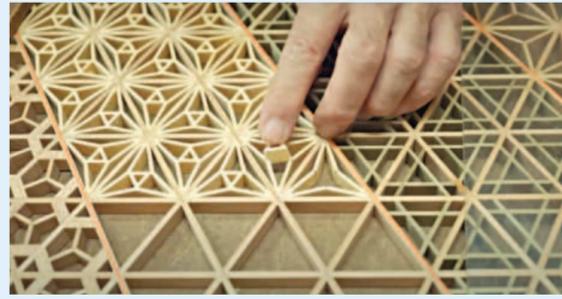
PHOTO COURTESY: FREEPIK

Sofa's journey began on a Middle Eastern cushion



PHOTO COURTESY: PINTEREST

## FURNITURE TRIVIA



Traditional Japanese Kumiko woodworking, where precision meets beauty.

PHOTO: COLOSSAL

**1. The Origin of Furniture**

The very word "furniture" has linguistic roots that reveal its purpose. It comes from the French furniture, meaning "equipment," while related words across Europe derive from the Latin mobilis, or "movable." The definition itself reminds us that furniture evolved to make spaces adaptable and personal.

**2. World's First Furniture Set**

The oldest known furniture dates back over 5,000 years. At Skara Brae in Scotland, archaeologists unearthed stone beds, dressers, and seating built directly into Neolithic homes. These artefacts show that even our prehistoric ancestors sought comfort, order, and style in their living spaces.

**3. Woodworking without Nails or Glue**

Far from medieval Europe, Japan was perfecting the art of precision and beauty. Kumiko is a traditional woodworking technique that uses meticulously cut wooden pieces to form geometric patterns without nails or glue. Originating during Japan's Asuka Period (538-710 AD), it's most commonly seen in

shoji screens. Every groove and angle is carefully shaped to interlock perfectly, a stunning example of patience and artistry.

**4. Unmovable Furniture**

In medieval castles, tables and benches were often nailed to the floor. No, not for stability, but to prevent theft or loss during feasts and travels. The concept of movable furniture arrived much later, symbolising both practical innovation and a shift toward domestic comfort.

**5. Power of Chair**

Ever wondered why we call someone a chairperson? The term "chairman" literally comes from furniture. In medieval times, only nobles or people of authority had their own chairs. Everyone else sat on benches or stood. Sitting in a chair was a symbol of status and leadership, a physical manifestation of power that still lingers in our language today.

**6. Veneer: An Ancient Innovation**

Think veneered furniture is a modern trick? Think again. Ancient Egyptians and later the Romans were

masters of this technique. They glued thin layers of fine wood veneers over cheaper timber to create elegant finishes. This early form of craftsmanship shows that sophistication in furniture design is anything but new.

**7. Luxury vs. Everyday Life in Ancient Egypt**

Not all Egyptians sat in gilded glory. While pharaohs reclined on ornate bedframes and golden chairs, ordinary citizens used simple wooden stools or mats. In ancient Egypt, furniture reflected class and social hierarchy. This is a mirror of ancient society still visible in archaeological remains.

**8. A Sofa with Arabic Roots**

The cosy word "sofa" traces back to the Arabic Suffah, meaning a raised, cushioned platform. Over time, the idea and the word travelled through Turkish and French before settling into English. Today's sofas, in every shape and colour, are distant descendants of those early Middle Eastern comfort zones.



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# Star BUSINESS



## S Alam files int'l arbitration claims over asset freeze: FT report

STAR BUSINESS REPORT

Mohammed Saiful Alam, founder and chairman of the scandal-hit business conglomerate S Alam Group, has filed an international arbitration claim alleging that Dhaka's asset recovery drive has cost his family's business "hundreds of millions" of dollars, according to a report by The Financial Times (FT).

Lawyers for Saiful Alam lodged the request on Monday with the World Bank's International Centre for Settlement of Investment Disputes in Washington, said the FT report, citing documents.

The claim accuses the interim government led by Chief Adviser Muhammad Yunus of waging a "targeted campaign" of asset freezes, confiscations and investigations since taking office after the ouster of former premier Sheikh Hasina last year.

The case threatens to complicate Yunus's push to claw back billions allegedly siphoned abroad during Hasina's 15-year rule, the FT report said. A government-commissioned white paper in December estimated illicit outflows at \$234 billion.

Bangladesh Bank Governor Ahsan Mansur, who leads the recovery effort, has accused the S Alam family of diverting \$12 billion through bank takeovers and inflated import invoices. The group denies the allegations, said the FT report.

The arbitration was filed under a 2004 Bangladesh-Singapore treaty. The family, now Singaporean citizens, argues it is entitled to foreign investor protections.

Last week, a Dhaka court ordered the Anti-Corruption Commission to freeze 513.18 crore shares worth over Tk 8,000 crore of 105 companies and firms owned by S Alam Group Chairman Mohammed Saiful Alam, his family members, and beneficiaries over corruption allegations.



## Govt approves Philip Morris nicotine pouch factory

Anti-smoking campaigners say the move defies the 2040 tobacco-free goal, risks public health

SUKANTA HALDER and TUHIN SHUBHRA ADHIKARY

The authorities have approved the Bangladesh arm of global tobacco company Philip Morris to set up a factory in Narayanganj to produce nicotine pouches – small, tea bag-like packets containing chemically synthesised nicotine, flavourings and other ingredients.

The decision has angered anti-tobacco campaigners, who say producing such pouches for the local market will further damage public health.

They also argue that the move contradicts the government ban on imports of all forms of electronic nicotine delivery systems and its pledge to make the country tobacco-free by 2040.

However, the Bangladesh Economic Zones Authority (Beza), the state agency that granted the approval in April, has described nicotine pouches as "an anti-nicotine product". It maintains that there is no specific ban on producing or exporting such items in Bangladesh.

Beza, which operates under the Chief Adviser's Office, approved Philip Morris Bangladesh Limited to establish a fully domestically oriented factory at the Meghna Industrial Economic Zone in Narayanganj, according to an official document.

The approval came months after the commerce ministry banned the import of e-cigarettes and other electronic nicotine delivery systems through a statutory regulatory order.

In May, the Chief Adviser's Office instructed Beza, the Bangladesh Investment Development Authority (Bida) and the Bangladesh Export Processing Zone Authority (Bepza) to prohibit the production of such products and to avoid issuing new approvals.

According to the official document, the project by Philip Morris Bangladesh involves an initial investment of \$5.82 million and has the capacity to produce 536.3 million units annually. Under

**TAKEAWAYS**

**FACTORY APPROVAL SPARKS BACKLASH**  
Philip Morris gets nod to build nicotine pouch factory  
Health groups protest  
Beza defends approval, reversing its prior stance

**CLASHES WITH TOBACCO-FREE GOAL**  
Approval contradicts Bangladesh's 2040 tobacco-free target  
Violates bans on e-cigarettes and ENDS

**HEALTH RISKS**  
WHO warns pouches are addictive and harmful

**TOBACCO'S TOLL ON BANGLADESH**  
Around 161,000 tobacco-related deaths yearly  
Economic losses exceed tax revenue by Tk 7,750cr

**SUPREME COURT VERDICT IGNORED**  
Approval violates 2016 ruling restricting tobacco industry expansion

the approval conditions, the company must begin operations within a year.

Suman Chandra Bhowmik, general manager of Meghna Group, which set up the private economic zone, said they had provided approval from their end to supply Philip Morris Bangladesh with a ready-made facility.

"However, they have not yet commenced production," he said.

Meanwhile, sources said Philip Morris Bangladesh has sought environmental clearance from the Department of Environment.

The department, after reviewing the application last month, decided to seek approval for the product from the US Food and Drug Administration (FDA), according to official documents.

The FDA classifies nicotine pouches as a tobacco product. It says that although they may pose a lower risk than cigarettes for adult smokers, the products are not risk-free.

However, the World Health Organization (WHO) has not approved nicotine pouches as a Nicotine Replacement Therapy (NRT).

The US public health agency Centers for Disease Control and Prevention (CDC) also notes that nicotine is highly addictive and especially harmful to the youth population and pregnant women.

**SYNTHETIC NICOTINE THE NEW TOBACCO?**

The Bangladesh Anti-Tobacco Alliance, a coalition of local anti-smoking campaigners, has demanded that Philip Morris Bangladesh's approval be revoked.

In a recent statement, it said nicotine pouches are essentially "a new commercial strategy to create addiction among young people".

"Through misleading claims about helping people quit smoking, tobacco companies are concealing the true health hazards and attempting to turn young people into long-term consumers," the alliance said.

Campaigners say tobacco firms are increasingly turning to synthetic nicotine products worldwide as public awareness of the dangers of traditional tobacco grows.

Public health experts fear these new products could pose another threat to South Asian nations, where tobacco-related diseases such as heart disease, stroke and chronic respiratory illnesses are already high.

Tobacco use continues to claim thousands of lives each year and places a heavy burden on the health system and economy. The WHO estimates around 161,000 tobacco-related deaths occur in Bangladesh annually.

READ MORE ON B3

## ACI suffers losses for third year

STAR BUSINESS REPORT

ACI Ltd, one of the leading listed conglomerates in Bangladesh, has suffered a loss for a third consecutive fiscal year, saying it was mainly due to a rise in borrowing costs.

In the fiscal year 2024-25, the loss amounted to Tk 65 crore. It incurred a loss of Tk 139 crore in the previous fiscal year, 2023-24, and another loss of Tk 49 crore in fiscal year 2022-23.

Despite the losses, the board of directors of the company announced a 25 percent cash dividend for its shareholders.

During the last fiscal year, the company achieved consolidated revenue growth of around 11 percent and a 15 percent increase in consolidated gross profit, the company said in a disclosure on the Dhaka Stock Exchange (DSE) website yesterday.

The growth in gross profit exceeded the growth in operating expenses due to cost-control initiatives, which contributed to the improvement of operating profit, it said.

READ MORE ON B2

**KEY POINTS**

- ◆ Govt to block unauthorised handsets from Dec 16
- ◆ Existing unauthorised phones in use will not face disruption
- ◆ Initiative aims to curb illegal imports and support manufacturers
- ◆ Verified devices allow normal network access; fake phones get blocked
- ◆ Lost or stolen phones can be instantly blocked nationwide
- ◆ Consumers can check phone legitimacy via SMS before purchasing

## Unauthorised mobile phones to be blocked from Dec 16

STAR BUSINESS REPORT

After years of delay, Bangladesh is finally set to block unauthorised mobile handsets from December 16 this year in a move expected to revive the country's struggling local handset manufacturing industry.

However, existing unauthorised phones currently in use will not be blocked, ensuring that users face no immediate disruption.

Faiz Ahmad Taiyeb, special assistant to the chief adviser on posts, telecommunications and information technology, made the announcement at a press conference on the National Equipment Identity Register (NEIR) at the BTRC office in Dhaka yesterday.

The NEIR system identifies and blocks stolen or unauthorised mobile devices using International Mobile Equipment Identity (IMEI) numbers, which are unique 15-digit codes assigned to each mobile device.

The initiative, first launched in 2021, was delayed due to technical challenges and concerns that blocking millions of unauthorised phones could trigger public backlash.

During earlier trials, authorities found that hundreds of feature phones shared identical IMEI numbers, complicating efforts to implement the system smoothly.

The BTRC initiated the NEIR scheme to curb illegal handset imports, reduce theft, stop the use of unregistered devices, and protect domestic handset manufacturers from unfair competition.

The initiative also aims to help law

enforcement agencies trace crimes committed using such phones.

The illegal handset market accounts for over 40 percent of total sales, depriving the government of an estimated Tk 2,000 crore in annual revenue and discouraging local production, according to industry sources.

Industry insiders hope that the NEIR's full implementation will finally give domestic manufacturers breathing space after months of sluggish sales.

**The initiative, first launched in 2021, was delayed due to technical challenges and concerns that blocking unauthorised phones could trigger public backlash**

Taiyeb said once the system is launched, it will play an effective role in crime prevention, since devices used in theft or criminal activities can be easily identified and blocked. It will also help reduce the number of counterfeit handsets, he added.

"It will be possible to effectively prevent MFS fraud, SIM-related scams and other digital deceptions. In addition, we expect that eKYC verification will become more robust, strengthening security across the telecom sector and increasing government revenue," he said.

BTRC Chairman Maj Gen (retd) Md Emdad ul Bari said mobile

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## IMF to review economy, loan package

REZAUL KARIM BYRON

The International Monetary Fund (IMF) has begun a dual-track assessment of Bangladesh, combining the fifth review of its \$5.5 billion loan programme with a comprehensive annual audit of the country's economy under Article IV obligations.

In its initial meeting with Finance Secretary Md Khairuzzaman Mozumder yesterday, the IMF mission, led by Deputy Unit Chief Chris Papageorgiou, outlined its plan for the economic review, according to officials familiar with the discussions.

Under Article IV of the IMF's charter, member countries undergo an annual macroeconomic assessment. The findings are presented to the IMF Executive Board and later published on the lender's website. Often referred to as an "economic audit," the review can influence foreign investment decisions and broader economic policy. Bangladesh's last Article IV review was conducted in early 2023.

Following the opening meeting, IMF officials held daylong discussions with representatives from the Finance Division, Bangladesh Bank, and Financial Institutions Division.

Ministry sources said the talks focused on the implementation of programme conditions through June. It was noted that revenue collection and Annual Development Programme (ADP) execution fell short of targets, which officials attributed in part to the prevailing political climate.

The IMF also sought forward-looking

READ MORE ON B3

## Economy showing early signs of recovery: PRI

STAR BUSINESS REPORT

Bangladesh's economy has begun to show signs of stabilisation, but longstanding problems, weak institutions, and rising inequality continue to weigh heavily on the country's recovery prospects, economists warned yesterday.

This was the key takeaway from the launch of the Monthly Macroeconomic Insight, jointly organised by the Policy Research Institute (PRI) of Bangladesh and Australia's Department of Foreign Affairs and Trade, at the PRI's office in Dhaka.

"Remittances and reserves have picked up slightly, but this is not a recovery that benefits everyone," said Zaidi Sattar, chairman of the PRI.

Presenting a keynote paper, he said economic growth slowed to 3.97 percent in FY2025—the lowest since FY2020—due to weak investment, structural bottlenecks, and financial mismanagement.

Inflation averaged 10 percent, driven by depreciation of the taka, flooding, and supply disruptions, with food inflation peaking at 13.8 percent in November 2024 before easing.



Wage growth lagged behind, weakening real consumption. Private sector credit growth fell to a 23-year low of 6.35 percent in August FY2026, while deposit growth rebounded after 17 months.

Revenue rose 20.5 percent year-on-year to Tk 91,000 crore in Q1 FY2026, with income tax collections up 18.3 percent. "This is a post-crisis recovery benefiting the better-off more than the poor," he added.

With national elections approaching, economists stressed the need for bold reforms.

"Small fixes are no longer enough," said Ashikur Rahman, principal economist at the PRI.

"Stability has returned, but at a high cost to the poor. Without restoring institutional discipline, sustainable growth will remain out of reach," he said.

The external sector offered some relief: remittances rose 16 percent year-on-year to \$7.6 billion in Q1 FY2026, exports grew 5.6 percent, and imports 9.6 percent.

Reserves climbed above \$27 billion, covering 4.6 months of imports, while the balance of payments deficit narrowed by 96 percent. However, inflation averaged at 10 percent in FY2025, with food prices and stagnant wages eroding purchasing power.

Private sector credit growth hit a 23-year low of 6.35 percent in August, reflecting subdued investment amid policy uncertainty, while deposit growth rebounded to double digits.

Major lenders have downgraded Bangladesh's FY2026 growth forecast: International Monetary Fund (IMF) to 4.9 percent, World Bank to 4.8 percent, and ADB to 5 percent.

READ MORE ON B3

## Food ministry clarification on import costs of US wheat

The food ministry said the current price difference between Russian and US wheat on the international market is minimal – at about \$2 per tonne.

It said Russian wheat is trading at around \$230 per tonne on a Free on Board (FOB) basis, while US wheat is around \$232 per tonne.

In a clarification issued after this newspaper published a report on October 27 headlined "US wheat costing more due to binding agreement", the ministry said the story contained "some misleading information regarding the government's wheat import process."

The ministry said the imports are taking place under a government-to-government arrangement, as per a memorandum of understanding with the United States.

READ MORE ON B2

# IPDC profit soars 74% in Jan-Sept

STAR BUSINESS DESK

IPDC Finance PLC has reported a 73.8 percent year-on-year (YoY) rise in net profit to Tk 26.2 crore for the January-September period of 2025, driven by strong investment returns, higher interest income, disciplined cost management, and strategic portfolio diversification.

According to its unaudited third-quarter financial statements, earnings per share (EPS) stood at Tk 0.64 for the first nine months of 2025, up from Tk 0.37 in the same period a year earlier.

Gross interest income rose 13.3 percent YoY to Tk 711.5 crore, supported by steady asset portfolio growth and prudent lending practices, according to a press release.

A major highlight was the sharp rise in investment income, which surged 131.2 percent YoY to Tk 93.6 crore, buoyed by effective treasury management and favourable capital market trends.

This contributed to a solid 18.9 percent YoY increase in total operating income, which reached Tk 254 crore. On a quarterly basis, operating income in Q3 2025 stood at Tk 93.9 crore, up 11.3 percent from the previous



quarter.

Despite a modest 5.9 percent YoY increase in operating expenses to Tk 117.9 crore, operating profit climbed 33.1 percent YoY to Tk 136.1 crore, thanks to strategic resource optimisation and enhanced process efficiency. For Q3 2025 alone, operating profit stood at Tk 54.1 crore, marking a 21.1 percent quarter-on-quarter rise.

Net profit after tax rose to Tk 26.2 crore, reflecting a 73.8 percent YoY increase, while Q3 2025 net profit reached Tk 11.2 crore, a remarkable 136.1 percent surge from the same quarter of 2024.

As of September 2025, IPDC's loan,

advance, and lease portfolio stood at Tk 7,313.1 crore, up 5.2 percent from December 2024. Its investment portfolio comprising government securities and other financial instruments grew 13 percent during the same period to Tk 1,075.3 crore.

Despite challenging market conditions, customer deposits rose 13.7 percent to Tk 5,886.9 crore, reflecting continued depositor confidence and IPDC's strong brand reputation.

Net asset value per share improved to Tk 17.07 as of September 2025, from Tk 16.89 at the end of 2024. Meanwhile, net operating cash flow per share saw a strong turnaround to Tk 7.33, compared to a negative Tk 7.96 a year earlier, underscoring improved cash generation from core operations.

Commenting on the results, Rizwan Dawood Shams, managing director of IPDC Finance PLC, said: "This strong performance is a testament to IPDC's resilience and strategic adaptability in a challenging economic environment. Our disciplined approach to portfolio management, diversification, and operational excellence continues to drive sustainable growth and value for all our stakeholders."



Meherun N Islam, president and group managing director of CEMS-Global for the USA and Asia-Pacific, speaks at a press conference at the CEMS Bangladesh's corporate office in Dhaka recently.

PHOTO: CEMS BANGLADESH

# CEMS-Global to host international trade expos in Dhaka on Nov 13-15

STAR BUSINESS DESK

CEMS-Global USA and CEMS Bangladesh will jointly organise a series of international trade exhibitions in Dhaka from November 13 to 15, focusing on the construction, energy, and water sectors.

To be held at the International Convention City Bashundhara (ICCB), the expos will run daily from 10:30am to 8:00pm.

Meherun N Islam, president and group managing director of CEMS-Global for the USA and Asia-Pacific, announced the details at a press conference at the CEMS Bangladesh corporate office in Dhaka recently, according to a press release.

The events will be divided into two segments – the Build Series and the Power Series.

The Build Series will feature the 30th Build Bangladesh International Expo 2025 and the 24th Real Estate Expo 2025, marking the 30-year milestone of the series. The platform will showcase innovations and partnerships across the construction industry.

The Power Series will include the 27th Power Bangladesh International Expo 2025, 22nd Solar Bangladesh International Expo 2025, and 7th Dhaka International

Lighting Expo 2025, highlighting power generation, renewable energy, and smart lighting technologies.

In addition, the Water Bangladesh International Expo 2025 will present advanced solutions in water and wastewater management, purification, and smart water systems.

More than 200 companies from over 20 countries, including China, India, Singapore, Malaysia, Turkey, the UAE, and the UK, will participate. With over 500 booths and international pavilions, the exhibitions are expected to attract over 35,000 trade visitors.

The 22nd Solar Bangladesh International Expo 2025 will feature GIZ GmbH as its knowledge partner.

In collaboration with CEMS Global, GIZ Bangladesh will host a day-long conference titled "Shaping Tomorrow's Energy Workforce" on November 15 at ICCB.

Bengal Airlift Limited will serve as the official travel, courier, and cargo partner for the exhibitions.

SS Sarwar, group CEO of CEMS-Global USA; Tanveer Qamrul Islam, executive director; and Abhishek Das, group director of CEMS Global, were also present at the press conference.

# Mercantile Bank organises entrepreneurship development programme



Husne Ara Shikha, executive director of the Bangladesh Bank, poses for group photographs with participants of the "Entrepreneurship Development Programme", organised by Mercantile Bank PLC, at Technical Training Centre in Jalkuri, Narayanganj yesterday.

PHOTO: MERCANTILE BANK

STAR BUSINESS DESK

Mercantile Bank PLC organised the certificate awarding and closing ceremony of a month-long "Entrepreneurship Development

Programme" under the "Skills for Industry Competitiveness and Innovation Program (SICIP)".

Financed by the Asian Development Bank (ADB), supervised by Bangladesh

Bank, and initiated by the Ministry of Finance, the event was held yesterday at the Technical Training Centre in Jalkuri, Narayanganj.

Husne Ara Shikha, executive director of Bangladesh Bank, attended the programme as chief guest, according to a press release.

Md Zahid Hossain, deputy managing director and chief business officer of Mercantile Bank PLC, presided over the ceremony.

Certificates, crests, and souvenirs were distributed among 25 trained entrepreneurs. The guests also visited an exhibition featuring various products made by the participants at the end of the event.

Md Nazrul Islam, programme director of SICIP and additional director of Bangladesh Bank; Md Ayub Ali, deputy programme director of SICIP and joint director; Farid Uddin Ahmed Bhuiyan, head of Mercantile Bank's Narayanganj branch; and Md Mostahidur Reza Chowdhury, head of SME division, among others, were also present.

# Food ministry clarification

FROM PAGE B1  
It said Bangladesh first signed a contract to import 2.20 lakh tonnes of wheat at \$302.75 per tonne, including cost, insurance and freight and port-related charges, referred to as the CIF Liner Out price.

A second contract was later signed for an additional 2.20 lakh tonnes at \$308 per tonne, also on a CIF Liner Out basis, said the ministry.

It added that the cost of Russian grain, including transportation, insurance and port-related charges, is currently \$295 to \$300 per tonne, while the cost of US wheat is \$308 to \$310 per tonne.

It said the report by this newspaper comparing

the CIF Liner Out price of US wheat with the FOB price of Russian wheat "is completely incorrect and misleading."

The ministry said the price of US wheat includes international transportation, insurance, unloading and port-based expenses, whereas an FOB quote covers only the cost up to the port.

On quality, the ministry said US wheat is superior to Russian wheat. It said Russian wheat contains on average 11 percent protein, while US wheat contains 13.50 percent protein.

"Therefore, considering the superior quality, higher protein content and international transportation costs, the

slightly higher price of US wheat is reasonable and consistent with market standards."

The food ministry stated that "There has been no irregularity, overpricing or special favour in importing wheat from the US under the government arrangement."

**Our reply**

In our report, we did not include freight and other transportation costs when using the prices of Russian wheat and comparing them with the price of US wheat bought by the food ministry. In fact, the import cost of Russian wheat would be higher than the prices we mentioned in our report.

We regret the mistake.

# Prime Bank's net profit rises 27% in Q3 2025

STAR BUSINESS DESK

Prime Bank PLC has reported a 27 percent year-on-year growth in net profit after tax (NPAT) on a consolidated basis for the third quarter (Q3) of 2025.

The bank's NPAT stood at Tk 629 crore, up from Tk 495 crore during the same period last year, according to a press release.

As per its unaudited third-quarter financial statements adopted by the bank at a meeting yesterday, earnings per share rose to Tk 5.42 for the first nine months of 2025, compared to Tk 4.27 in the corresponding period of the previous year.

Net asset value (NAV) per share and net operating cash flow per share stood at Tk 38.82 and Tk 9.94 respectively at the end of September 2025, up from Tk 31.58 and Tk 2.53 a year earlier.

The bank's total assets reached Tk 60,665 crore as of September 2025, while loans and advances stood at Tk 33,141 crore.

Prime Bank's capital-to-risk weighted assets ratio stood at 18.70 percent. The bank said it remains committed to delivering innovative banking solutions and ensuring sustainable growth.

# Gold gains nearly 2% REUTERS

Gold rebounded nearly 2 percent on Wednesday as investors found the metal attractive after prices fell to a three-week low in the previous session, while the Federal Reserve rate cut decision and Chair Jerome Powell's speech took centre stage.

Spot gold was up 1.9 percent at \$4,028.05 per ounce, as of 0955 GMT, after dropping to its lowest since October 6 on Tuesday.

Table with 4 columns: S.N., ক্রমিক নং, কাজের বিবরণ, মূল্য (টাকা), মিনিমাম জামানত (টাকা), কাজ সম্পন্ন করার সময় (দিন). It lists various procurement items and their details.

Government of the People's Republic of Bangladesh  
Office of the Executive Engineer, RHD  
Road Division Lakshmipur  
e-mail: eelakshmipur@gmail.com  
Memo No.: 35.01.5100.441.05.007.2025-4511 Date: 29.10.2025  
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This is an online Tender, where only e-Tender will be accepted in the National e-GP portal and no offline/hard copies will be accepted. To submit e-Tender, please register the National e-GP System Portal (http://www.eprocure.gov.bd). Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd).  
Signature of Md. Nazrul Islam, Executive Engineer, RHD, Road Division, Lakshmipur.  
GD-2277

# City Bank sees highest profit growth in seven years

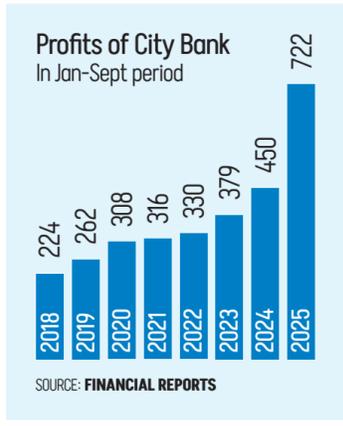
**STAR BUSINESS REPORT**

City Bank PLC posted its highest profit growth in at least seven years during January-September 2025, led by robust income from treasury bond investments.

During the first nine months of this year, the bank's profits surged by over 60 percent year-on-year to Tk 722 crore, despite high operational costs. Its third-quarter data, available since 2018, show that the second-highest profit growth was 19 percent in 2024.

According to the bank's latest financial report, the record profits were largely supported by income from treasury bills and bonds, even as net interest income declined. Net interest income fell 87 percent to Tk 149 crore over the nine-month period.

The bank attributed this decline to higher interest costs, mainly from growth in average deposits and the alignment of long-term



deposit rates with market-driven interest rates. An increase in average repo borrowings also added to expenses.

However, investment income surged 172 percent to Tk 2,775 crore, while commission and brokerage income rose slightly to Tk 670 crore.

City Bank noted that its substantial investment in government securities led to a marked increase in investment income as a strategic initiative. It effectively offset the decline in net interest income and supported the coverage of escalating operational expenses.

The private lender saw high operating costs in the period, rising 26 percent to Tk 1,532 crore.

Provisions for loans increased 50 percent to Tk 854 crore, reflecting growth in the loan portfolio, a rise in fresh non-performing loans (NPLs), and compliance with the latest Bangladesh Bank guidelines.

# Bata incurs loss, Apex sees lower profits

**STAR BUSINESS REPORT**

Bata Shoe Company (Bangladesh) Limited, a listed multinational shoe seller, incurred a loss during the July-September period of the current year, while another listed shoemaker, Apex Footwear, saw a reduction in profits.

In the period, Apex Footwear reported earnings per share (EPS) of Tk 1.59, compared to Tk 1.80 in the same period of the previous year.

The main reason behind the decrease in EPS was an increase in income tax expenses and provisioning, the company said in a disclosure.

In another disclosure, Bata reported robust 20 percent year-on-year turnover growth in the same quarter this year.

Despite this strong top-line performance, profit was impacted by rising commodity prices, an adverse channel mix, and

consumer affordability challenges in a discretionary category like footwear.

Bata's earnings per share were Tk 10.56 in the negative for the quarter, compared to Tk 9.34 in the negative in the same period of the previous year.

Commenting on the results, Debabrata Mukherjee, managing director of Bata Shoe Company (Bangladesh) Limited, said, "While macroeconomic factors have posed challenges, we remain committed to delivering stylish, affordable, and innovative footwear that brings delight to consumers across every touchpoint."

Bata's ongoing initiatives, including the expansion of its Sneaker, Comfort, and Premium segments, continue to attract younger and fashion-conscious consumers.

The brand has also strengthened its digital and e-commerce platforms, making shopping more convenient for customers nationwide.

## Unauthorised mobile phones

FROM PAGE B1  
phone manufacturers have financed the integration of the system.

He assured that the BTRC will not abruptly shut down any handset and that users will be given clear instructions and sufficient time to complete the necessary steps so that they do not face any inconvenience.

**HOW THE SYSTEM WORKS**

At its core, the NEIR database records the unique IMEI number of every handset, providing authorities and users with the ability to verify legitimacy, block stolen devices, and prevent illegal or counterfeit phones from accessing local networks.

When a mobile handset connects to a network, its IMEI is checked against the NEIR database. If the device is registered and legitimate, it functions normally. Devices with fake, duplicated or

unregistered IMEIs are automatically blocked, preventing network access.

This verification process ensures that the telecom ecosystem remains secure and reliable. Consumers can actively participate in this process through simple verification steps.

Before purchasing a new phone, users can confirm its legitimacy by sending an SMS in the format KYD [IMEI number] to a dedicated BTRC shortcode. A return message immediately indicates whether the handset is valid, enabling buyers to avoid grey-market or counterfeit devices.

For phones legally brought from abroad or received as gifts, users must create an account on the NEIR portal, submit the device's IMEI and upload supporting documents such as passport copies, immigration stamps and purchase receipts.

Only after verification

will the handset be permanently allowed on the network.

The system also supports ownership transfer and deregistration. When a handset is sold or gifted, the previous owner must deregister it using the NEIR portal, mobile app or USSD channel, providing authentication through its national ID. Corporate users must submit details to ensure smooth deregistration of company devices.

Security features are integrated throughout the NEIR system. Lost or stolen phones can be instantly blocked, making them unusable across all networks. The system is designed for universal accessibility: users without internet access can still use NEIR services via USSD codes or by visiting mobile operator customer care centres.

## Govt approves

**FROM PAGE B1**

A WHO report published in early October said that while tobacco consumption in Bangladesh has declined over the past 15 years, it still remains higher than the global and regional averages.

Prof Arup Ratan Chowdhury, a member of the government's National Tobacco Control Taskforce, said nicotine pouches cause addiction, especially among young people who have never smoked.

"Those who try them believing they are harmless end up developing stronger nicotine dependence, which often leads to cigarette smoking," he said.

**'APPROVING NEW TOBACCO HAS A HEFTY PRICE TAG'**

Iftakhar Ahmed Sakib, chair of the National Youth Council, said allowing the production of nicotine pouches, a highly addictive and youth-targeted product, poses a serious threat to national health goals and the well-being of millions of young Bangladeshis.

He said approving new tobacco or nicotine ventures at this stage sends a dangerous signal that commercial interests can outweigh public health.

A 2019 study by the Bangladesh Cancer Society estimated that tobacco use cost the economy Tk 30,560 crore in treatment expenses and productivity losses during the fiscal year 2017-18.

In comparison, government revenue from tobacco amounted to Tk 22,810 crore in the same period, undermining arguments that stricter tobacco laws would hurt

the economy.

Barrister Nishat Mahmood, member-secretary of the Public Health Lawyers Network, said the approval also goes against a 2016 Supreme Court verdict linked to a writ petition filed by late National Professor Nurul Islam, then president of Adhunik, an anti-tobacco organisation.

The ruling stated that the government must restrict new licences for tobacco industries and direct existing companies to switch to alternative businesses within a set timeframe.

"By approving harmful products like nicotine pouches, which the WHO has not recognised as a Nicotine Replacement Therapy, Beza has violated court directives and the constitution," she told The Daily Star.

**BEZA SEES 'LOWER HEALTH RISK'**

In a written response on October 28, Beza said Philip Morris Bangladesh had met all regulatory requirements for setting up a manufacturing unit in an economic zone.

Beza said there is no specific ban on producing or exporting nicotine pouches in Bangladesh and described the product as an "anti-nicotine" item approved by the US FDA.

"Therefore, we believe that the public health risk is lower compared to traditional cigarettes," Beza said.

This newspaper emailed Philip Morris Bangladesh on October 25 seeking comment, but received no response till October 29. Repeated phone calls also went unanswered.

## Economy showing early signs

**FROM PAGE B1**

A key concern was the erosion of Bangladesh Bank's independence, linked to macroeconomic instability. "Independence is synonymous with credibility," Rahman said, urging legal reforms.

He cited growing Financial Institutions Division (FID) control and bureaucratic appointments as undermining autonomy.

He warned of a capital shortfall of Tk 1,50,000 crore across 24 banks and non-performing loans (NPLs) nearing 30 percent.

Recent Asset Quality Reviews (AQRs) exposed hidden losses, widening the gap between deposit and lending rates and eroding confidence in the banking sector. Monzur Hossain, member of the Planning Commission's General Economics Division, echoed these concerns.

While welcoming the debate on central bank autonomy, he emphasised that independence must go hand in hand with accountability.

"Governor appointments must be based on merit, not rotation. And the bank's decisions must be backed by a credible, empowered board," he said, adding, "Autonomy is not just legal—it is institutional."

He also raised concerns about the lack of clarity in how the current monetary policy—particularly the 10 percent policy rate—is being transmitted across the economy.

"Without understanding the transmission channels, we risk flying blind," he warned. Bazlul Haque

Khandokar, research director at the PRI, highlighted the country's severely low tax-to-GDP ratio of 6.6 percent, calling it a "pyramid of shame".

He said only 1 percent of the GDP reaches the poor through existing social protection schemes.

He recommended a complete overhaul of the social protection system and called for the development of income-based national accounts to better understand and address income inequality.

M Masrur Reaz, chairman of Policy Exchange Bangladesh, said inflation, weak investment, and unresolved banking sector issues remain the most pressing challenges.

Despite a 16 percent growth in FDI, more than 60 percent of it was reinvested earnings, limiting job creation and economic diversification.

Reaz also pointed out that none of the 11 key pillars in the Bangladesh Business Climate Index had reached a "green" or business-friendly level, with six actually deteriorating.

He also cautioned that external debt servicing rose 23 percent year-on-year, and upcoming energy price shocks and import adjustments could once again strain reserves.

Park Young-Sik, South Korean ambassador to Bangladesh, said central bank independence is crucial for Bangladesh to effectively address challenges related to inflation and investment.

Bangladesh must continue with ongoing economic reforms—particularly tax

restructuring and strengthening central bank autonomy—after the elected government assumes office, he said.

The event was also addressed by Joshua Gacutan, second secretary (economic) to the Australian High Commission in Bangladesh, and Tanjima Mostafa, director of the Meghna Group of Industries.

## IMF to review

**FROM PAGE B1**

projections for budget performance, revenue collection, and ADP execution for the first half of the current fiscal year, and discussed strategies for internal and external borrowing.

A senior finance ministry official said the IMF did not raise questions yesterday about the Pay Commission formed by the government for public sector employees, which is expected to submit its report by December. Partial implementation of its recommendations is under consideration, though officials noted that adopting them could place additional pressure on the budget amid current revenue constraints.

Banking sector reforms were also on the agenda. The IMF inquired about the status of five proposed bank mergers. The finance ministry confirmed that the Advisory Council has approved the proposals and that the paperwork to obtain licences from Bangladesh Bank is underway.

Negotiations regarding the tranche release will continue until October 13.

Government of the People's Republic of Bangladesh  
Office of the Director  
Faridpur Medical College Hospital, Faridpur.  
E-mail: [fmch@hospi.dghs.gov.bd](mailto:fmch@hospi.dghs.gov.bd)

Memo No- FMCH/Tender/MSR Instruments/2025-26/1038 Date: 29/10/2025

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Sl. No	Tender ID	Description of goods	Tender/Proposal publication Date and Time	Tender/Proposal last selling Date and Time	Tender/Proposal Closing & Opening Date and Time
1	1139468	Procurement of MSR Instruments for the F.Y. 2025-2026	30 Oct 2025 12:00	19 Nov 2025 16:00	20 Nov 2025 12:00

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(Dr. Md. Humayun Kabir)  
Director  
Faridpur Medical College Hospital, Faridpur.

GD-2274

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
পরিচালকের কার্যালয়  
গোপালগঞ্জ চক্ষু হাসপাতাল ও প্রশিক্ষণ ইনস্টিটিউট  
Email: [gopalganjchti@hospi.dghs.gov.bd](mailto:gopalganjchti@hospi.dghs.gov.bd)

স্মারক নং: জিএইচসিআই/গোপাল/প্রশাঃ/২০২৫/১৯০৩ তারিখঃ ২৯/১০/২০২৫ইং

বাংলাদেশ সরকার কর্তৃক অনুমোদিত মিত লেভেল অফথ্যালমিক পারসোনাল (অফথ্যালমিক এ্যাসিস্টেন্ট) কোর্সে ভর্তির আবেদনপত্র আহ্বান করা হচ্ছে।

নং	কোর্সের নাম	কোর্সের মেয়াদ	বয়স অনূর্ধ্ব	শিক্ষাপ্ত যোগ্যতা
১	মিড লেভেল অফথ্যালমিক পারসোনাল (অফথ্যালমিক এ্যাসিস্টেন্ট) সার্টিফিকেট কোর্স।	১ বছর	২৮ বছর	এস.এস.সি/সমমান (বিজ্ঞান বিভাগ)
২	(১) মৌখিক ভর্তি পরীক্ষায় উত্তীর্ণ হতে হবে। (২) কোন চিকিৎসা প্রতিষ্ঠানে কর্মরত থাকলে প্রার্থীদের যথাযথ কর্তৃপক্ষের মাধ্যমে আবেদন করতে হবে। (৩) প্রোগ্রাম চলাকালীন সময়ে অন্য কোন খন্ডকালীন চাকুরী বা কোর্সে অংশগ্রহণ করা যাবে না। (৪) থাকার জন্য আবাসিক ব্যবস্থা আছে, যাওয়া প্রার্থীর নিজের (৫) আসন সংখ্যা ২০টি। (৬) কোর্স ফি (সরকার কর্তৃক নির্ধারিত)।			
৩	প্রার্থীপন আগামী ৩১ ডিসেম্বর/২০২৫ইং তারিখের মধ্যে সম্প্রতি তোলা ৩ কপি পাসপোর্ট সাইজের রঙিন ছবি, জন্মনদন অথবা জাতীয় পরিচয়পত্রের ফটোকপি, এস.এস.সি. সনদপত্র ও মার্কশীট-এর সত্যায়িত ফটোকপি সংযুক্ত করে জীবনবৃত্তান্ত, ই-মেইল আইডি ও মোবাইল নম্বর উল্লেখপূর্বক নিজ হাতে লেখা আবেদনপত্র খামের উপর MLOP-Ophthalmic Asst. Certificate Course লিখে পরিচালক, গোপালগঞ্জ চক্ষু হাসপাতাল ও প্রশিক্ষণ ইনস্টিটিউট, গোপালগঞ্জ এই ঠিকানায় ডাকযোগে/কুরিয়ার সার্ভিস/সরাসরি প্রেরণ করবেন।			
৪	প্রাপ্ত আবেদনকারী প্রার্থীদের কাগজপত্র যাচাইপূর্বক পরীক্ষায় অংশগ্রহণের জন্য যোগ্য প্রার্থীদেরকে মোবাইল অথবা ই-মেইল এর মাধ্যমে জানানো হবে।			
৫	০২/১২/২০২৫ইং তারিখ থেকে পরীক্ষার্থী নিজ দায়িত্বে প্রবেশপত্র সংগ্রহ করবেন।			
৬	পরীক্ষার সময়সূচীঃ ০৩/১২/২০২৫ইং সকাল ১১.০০ ঘটিকায়।			
৭	পরীক্ষার সময় প্রবেশপত্র সঙ্গে আনতে হবে। প্রবেশপত্র ব্যতীত কোন পরীক্ষার্থীকে পরীক্ষায় অংশগ্রহণ করতে দেয়া হবে না।			
৮	কোন প্রকার টিএ/ডিএ প্রদান করা হবে না।			

ডায় সৈয়দ শাহিন ইকবাল  
কোড নং-৪১৮৮৭  
পরিচালক (ভারপ্রাপ্ত) ও অধ্যাপক (চলদায়)  
গোপালগঞ্জ চক্ষু হাসপাতাল ও প্রশিক্ষণ ইনস্টিটিউট

GD-2272

নেত্রকোণা বিশ্ববিদ্যালয়  
নেত্রকোণা-২৪০০, বাংলাদেশ  
সংস্থাপন শাখা  
ওয়েবসাইট: [www.neu.ac.bd](http://www.neu.ac.bd)

নম্বর: ৩৭.০১.৭২০১.০০০.০১৪.১১.০০০৩.২৩.৭১৬  
তারিখ: ১৩ কার্তিক ১৪৩২ বঙ্গাব্দ  
২৯ অক্টোবর ২০২৫ খ্রিস্টাব্দ

### নিয়োগ বিজ্ঞপ্তি

নেত্রকোণা বিশ্ববিদ্যালয়ের নিয়োক্ত পদসমূহে বাংলাদেশের প্রকৃত নাগরিকদের নিকট হতে বর্ষিত শর্তাদি পূরণ সাপেক্ষে আবেদনপত্র আহ্বান করা হচ্ছে:

ক্রম	পদের নাম ও গ্রেড	পদসংখ্যা	ক্রম	পদের নাম	পদসংখ্যা
১	পরিচালক (পরিকল্পনা ও উন্নয়ন) (গ্রেড ৩)	১	৭	প্রশাসনিক কর্মকর্তা (গ্রেড ১০)	২
২	উপ-পরিচালক (অর্থ ও হিসাব) (গ্রেড ৫)	১	৮	মেডিকেল স্টার কিপার (গ্রেড ১৬)	১
৩	বাংলা বিভাগ প্রভাষক (গ্রেড ৯)	১	৯	অফিস সহকারী কাম কম্পিউটার অপারেটর (গ্রেড ১৬)	১
৪	ইংরেজি বিভাগ প্রভাষক (গ্রেড ৯)	১	১০	অফিস সহায়ক (গ্রেড ২০)	৪
৫	অর্থনীতি বিভাগ প্রভাষক (গ্রেড ৯)	১	১১	নিরাপত্তা প্রহরী (গ্রেড ২০)	১৩
৬	সিএসই বিভাগ প্রভাষক (গ্রেড ৯)	১		মোট পদসংখ্যা	২৭

- আবেদন শুরু তারিখ ৩০ অক্টোবর ২০২৫ খ্রি.। আবেদনপত্র আগামী ১৯ নভেম্বর ২০২৫ খ্রি. তারিখ বিকাল ৫.০০ টার মধ্যে রেজিস্ট্রার দপ্তর, নেত্রকোণা বিশ্ববিদ্যালয়, নেত্রকোণা-২৪০০ ঠিকানায় পৌছাতে হবে। বিলম্বে প্রাপ্ত আবেদন বিবেচনা করা হবে না।
- আবেদনের শর্তাবলি সহ বিস্তারিত তথ্য ওয়েবসাইটে (<https://neu.ac.bd/recruitment-17>) পাওয়া যাবে।
- নিয়োগ সংক্রান্ত বিষয়ে ০২৯৯৭৭৩৫০১৮ (সকাল ১০.০০টা- বিকাল ৫.০০টা) ও [jobs@neu.ac.bd](mailto:jobs@neu.ac.bd) সংযোগে যোগাযোগ করা যাবে।

ডাইস-চ্যাপেলের মহোদয়ের অনুমোদনক্রমে-  
ড. মোহাম্মদ হারুন-অর-রশিদ  
রেজিস্ট্রার

GD-2278

## BGMEA chief clarifies remark on meeting with CA

STAR BUSINESS REPORT

Mahmud Hasan Khan, president of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), yesterday clarified his earlier remark about being unable to get an appointment with the chief adviser for four months.

He made the clarification after the chief adviser's deputy press secretary, Azad Majumder, in a Facebook post, said that "the BGMEA president expressed his frustration yesterday, saying he could not meet the chief adviser."

"However, just a few days ago, I personally saw him attending a meeting chaired by the chief adviser on preparations for Bangladesh's LDC graduation. Not only was he present, but he also directly raised several concerns of the BGMEA during that meeting," Majumder wrote in the post.

When contacted by The Daily Star over the phone, Khan said the meeting Majumder referred to was related to Bangladesh's LDC graduation deferment and was attended by nearly 100 businesspeople, bureaucrats, and government officials.

"We wanted an exclusive meeting with the chief adviser for leaders of the garment and textile sectors," Khan said.

"The chief adviser has not given us time for four months; that is the reality," he added.

At a press conference on Tuesday, the BGMEA president said, "For four months since taking office, we have repeatedly requested appointments with the honourable chief adviser to share our concerns, but he has not given us any time."

## Unilever Consumer Care profit rises 10% in Jan-Sept

STAR BUSINESS REPORT

Unilever Consumer Care reported a 10 percent year-on-year rise in profit for January-September, buoyed by higher finance income, with earnings nearly matching its full-year result in 2024.

The multinational fast-moving consumer goods company posted Tk 62.80 crore in profit for the nine months, compared with Tk 66.72 crore for the whole of last year, according to its financial statements.

Earnings per share stood at Tk 32.59, up from Tk 29.70 a year earlier. The company attributed the improvement to operating efficiency and stronger returns from cash investments, which lifted net finance income.

Revenue rose 10 percent to Tk 275.87 crore during the period.

However, its cash flow weakened as the company settled all outstanding Usance Payable at Sight (UPAS) letters of credit without availing new facilities, leading to higher outflows than the operating profit generated.

UPAS is a type of letter of credit that lets exporters receive immediate payment, while importers repay banks later under deferred credit terms.

Unilever Consumer Care said its net asset value per share fell due to payment of the FY2024 dividend, which was declared and disbursed by June 2025.



According to local officials, the greater Rangpur region had only 40 orange and malta orchards a decade ago, but the number has now risen to about 240.

PHOTO: S DILIP ROY

## Greater Rangpur witnesses surge in malta, orange cultivation

S DILIP ROY

In the northern districts of Rangpur, Lalmonirhat, Kurigram, Gaibandha, and Nilphamari, orchards once dominated by mango, banana, and litchi are now increasingly filled with malta and orange trees. Green maltas and bright oranges are becoming a common sight, signalling an agricultural shift that is boosting incomes for growers and offering cheaper fruits to local consumers.

According to local officials, the greater Rangpur region had only 40 orange and malta orchards a decade ago. Currently, it has about 240, accommodating roughly 240,000 trees of China, Darjeeling Mandarin, and Darjeeling Nagpuri varieties. Each tree produces 40 to 50 kilogrammes of fruit annually. After accounting for production costs, farmers earn around 60 percent profit.

The growth is striking compared with a decade ago. According to Department of Agricultural Extension (DAE) data, in the fiscal year (FY) 2014-15, Rangpur, Gaibandha, and Nilphamari did not cultivate any oranges or maltas. Kurigram and Lalmonirhat produced 16 tonnes of oranges and 10 tonnes of malta. In the fiscal year 2022-23, the region produced 159 tonnes of oranges on 18 hectares and 3,903 tonnes of malta on 315 hectares.

Rangpur district alone produced 2,600 tonnes of malta on 130 hectares and 32 tonnes of oranges on two hectares in FY23.

Enamul Haque, a grower from Ulipur upazila in Kurigram, planted 2,800 trees on eight acres eight years ago. "I sell malta at Tk 60-Tk 70 a kilogramme (kg) and oranges at Tk 90-Tk 100 directly from my orchard," he said. "Traders come from distant places to buy the fruits."

Enamul spends around Tk 15-Tk 20 lakh annually on maintenance and labour but earns over Tk 1 crore in sales. He also grows ginger in sacks under the fruit trees for additional income.

In Lalmonirhat's Barakhata village, Khalilur Rahman has been cultivating

oranges for a decade. With 450 trees on five bighas of land, he now earns Tk 6 lakh-Tk 7 lakh every year. "I take care of my orchard myself, so costs are low. Orange farming has made me self-reliant," he said.

In Madhupur village under Kaunia upazila of Rangpur, Nagen Chandra Sen began commercial orange cultivation in 2019 with 150 trees. "I've already made a profit, and other farmers are showing interest," he said.



His neighbour, Monoranjan Sen, has planted malta and orange trees on three acres of land. "The trees have matured and will bear fruit next year," he said. "It takes a lot of capital to start an orchard. Many farmers want to try but can't afford the initial investment."

The boom has not only benefited growers but also consumers and traders.

At Rangpur's CO Bazar, fruit trader Sofiar Rahman said, "We buy oranges at Tk 90-Tk 100 a kg and malta at Tk 60-Tk 70 from local orchards. After selling in retail, we make Tk 15-Tk 20 profit per kg. Since these fruits are cheaper than imported ones, demand is growing."

In the BDR Gate area of Lalmonirhat town, Arsad Hossain, another trader, said, "I make Tk 10-Tk 15 profit per kg. Because the prices are lower, sales have increased."

For consumers, the local produce

offers relief from soaring fruit prices.

Harijada Roy, a schoolteacher from Rangpur city, said, "Imported oranges cost Tk 250-Tk 300 a kg, while locally grown ones are available for Tk 100-Tk 130. The size is smaller, but the taste is almost the same."

Nazir Ali, a rickshaw-puller from Mahiganj, echoed the sentiment, saying, "If local fruits weren't available, we couldn't afford imported ones. Now we can finally buy oranges and malta for our families."

Officials say the region's success story began with a few hobbyist farmers.

"Eight to ten years ago, commercial malta and orange cultivation in Rangpur was just a dream," said Sirajul Islam, additional director of the DAE's Rangpur regional office. "Some farmers planted trees in their homesteads and succeeded. Inspired by them, many others have now set up commercial orchards."

He added that the DAE is offering training and technical assistance to farmers to improve fruit quality and expand production.

About 70 percent of the locally produced malta and oranges are sold within the region, with the remaining 30 percent sent to other parts of the country.

While Rangpur is witnessing growth in both malta and orange cultivation, at the national level, orange production has fallen over the same period. However, malta has gained immense popularity across the country.

In FY15, Bangladesh produced 39,046 tonnes of oranges on 4,154 hectares and 3,916 tonnes of malta on 555 hectares. By FY23, orange production had declined to 21,303 tonnes on 2,633 hectares, while malta production surged to 69,981 tonnes on 6,921 hectares.

Outside Rangpur, Rangamati produced 12,326 tonnes of malta on 1,262 hectares and 14,801 tonnes of oranges on 1,566 hectares, with Bandarban leading cultivation in both categories. Barishal also produced 10,879 tonnes of malta in FY23.

## Rebuilding confidence in non-banks

MANWAR HOSSAIN

Across the world, financial sectors have faced collapse and come back stronger. The United States rebuilt trust after the savings and Loan crisis of the 1980s. India restored confidence in its non-bank financial companies through governance reform and liquidity support. In Bangladesh, Pubali Bank, City Bank and Eastern Bank once struggled but reinvented themselves through strong management and transparent governance.

The lesson is universal. Financial institutions face crises because their business involves taking risks and managing uncertainty. They recover when central banks provide structured support and a clear path forward, not prolonged uncertainty.

Non-bank financial institutions (NBFI) in Bangladesh currently suffer from both liquidity shortages and a credibility crisis. The absence of reliable, standardised data has led to name-based lending, where credit decisions rely on reputation rather than evidence. A large share of today's non-performing loans (NPLs) was inherited from a time when credible data was scarce. Some institutions also engaged in internal borrowing, which needs separate treatment based on accountability, not collective punishment.

The Bangladesh Bank (BB) has a chance to restore confidence and modernise the industry through a three-step framework of evaluation, structured liquidity and incentivised recovery.

Each NBFI should present a 10-year revival plan detailing cash-flow forecasts, governance reforms and credit-rating improvements. Based on these, BB could identify which institutions merit support. For viable ones, the bank could extend conditional liquidity assistance tied to clear performance targets. A central bank representative could sit on each board as a non-voting observer, ensuring accountability and discipline.

The central bank could also enable partnerships between commercial banks with surplus liquidity and well-governed NBFIs. Under this model, a bank could lend to an NBFI backed by a central bank guarantee.

Representatives from both could serve as observers until the facility is repaid. This would link liquidity with participation and align accountability with capital. The lending and borrowing relationship must remain strictly that of creditor and borrower, regardless of ownership ties. Such a mechanism would allow Bangladesh to address financial challenges using its own resources, channelling surplus liquidity into productive sectors and supporting growth.

For the framework to succeed, BB and the finance ministry must encourage participation. Two incentives could help: income tax relief for banks on interest earned from funds extended to NBFIs, and a five-year tax waiver on long-term retail deposits placed in NBFIs. Though these may reduce short-term revenue, they would strengthen the financial system in the long term by boosting credit flow and business activity.

Another measure could ease liquidity pressure. The central bank could allow verified transfers of term deposits between depositors, enabling one investor to assign their deposit to another under regulatory oversight and with a minimum three-year term. This would preserve liquidity while offering flexibility. Similar instruments exist in the United States, Singapore, India and Sri Lanka. Controlled transfer systems can build trust without destabilising institutions. Within a few years, this could stabilise deposits and reduce panic withdrawals without new capital injections.

The approach mirrors successful examples abroad. India's HDFC was revived through structured refinancing and regulatory trust. Malaysia's Danaharta combined asset resolution with governance reform. Indonesia and South Korea created stabilisation funds to manage bad assets and support viable players. In every case, central banks acted early to rebuild trust before contagion spread. In Bangladesh, such contagion has already weakened the NBFI sector.

The central bank has taken a more reform-oriented approach. Earlier this year, it formed a Policy Support Committee to evaluate borrowers affected by external shocks such as currency devaluation, global supply disruption and the Russia-Ukraine war. The committee recommends restructuring or policy relief where warranted, showing that the central bank is no longer a passive observer but an active participant in stabilising viable institutions.

BB appears to be moving in the right direction, but time is crucial. Swift, structured action that combines evaluation, incentives and oversight can turn the NBFI sector into a pillar of industrial and housing finance. Institutions that now face uncertainty could soon drive growth, just as Pubali, City and Eastern Bank once did.

Revival is not a dream but a design. It means learning from history and trusting in the future of responsible enterprise.

The writer is chairman of Anwar Group of Industries

## Stocks snap three-day slump, turnover rises 11%

STAR BUSINESS REPORT

Dhaka stocks closed higher yesterday, snapping a three-day losing streak as gains in engineering and pharmaceuticals lifted the indices alongside stronger turnover.

The DSEX, the benchmark index of the Dhaka Stock Exchange (DSE), rose 8.26 points, or 0.16 percent, to close at 5,092.39, according to DSE data. Other indices also followed the positive trend of the main index, as the Shariah-based DSES and the blue-chip DS30 edged higher.

"The market closed in the green, with large-cap sectors posting a mixed performance," BRAC EPL Stock Brokerage Ltd said in its daily market update.

Turnover, a key indicator of investor activity, rose 11 percent to Tk 503 crore, reflecting improved investor sentiment amid the market recovery.

Among the major sectors, engineering registered the highest gain at 0.83 percent, followed by pharmaceuticals, fuel and power, and food and allied.

Bank shares fell 0.24 percent, followed by those in telecommunications and non-bank financial institutions. Block trades—high-volume transactions involving large numbers of securities—accounted for 4.8 percent of the overall market turnover.

Market breadth was mixed, with 175 scrips advancing, 153 declining, and 66 remaining unchanged.

Orion Infusion emerged as the most traded stock, posting a turnover of Tk 19.2 crore, according to BRAC EPL. First Finance surged 10 percent to top the gainers' list, while Stylecraft dropped 13.82 percent, becoming the worst performer of the session.

## Snowtex eyes \$160m exports to France in five years

STAR BUSINESS REPORT

Snowtex Group, a Bangladeshi apparel manufacturer and exporter, aims to export goods worth \$150 million to \$160 million to the French market over the next five years.

Bangladesh's trade with France exceeded \$2.2 billion last year, with Snowtex contributing more than \$100 million, said Md Tariqul Islam, assistant director for marketing and merchandising at Snowtex Group, yesterday following a visit to the Snowtex factory in Dhamrai by French Ambassador-designate to Bangladesh Jean-Marc Séré-Charlet.

"Over the past few years, our annual growth in the French market has been between 15 percent and 20 percent, reaching around \$110 million to \$115 million annually," he said.

"We are optimistic that the future will be even better, and we expect 10 percent to 15 percent growth each year," he added.

The ambassador visited Snowtex Outerwear Ltd and Snowtex Sportswear Ltd, where 20,000 people work to produce about 30 million outerwear pieces annually.

Snowtex began exporting to France in late 2014, mainly outerwear products

such as jackets and sports or hiking apparel, Islam said.

"To expand further in the French market, our main goals are to strengthen

relationships, offer better prices, and ensure shorter lead times," he said, adding that even with strong relationships, business continuity depends on

competitiveness.

"Until now, we have produced mostly basic products. Now we must move toward high-end manufacturing and greater efficiency. His visit was highly motivating for us," he added.

Snowtex Group exports apparel worth \$300 million annually to the US and other countries across Asia and Europe. Currently, the company has a workforce of about 23,000.

Ambassador-designate Séré-Charlet said, "This is my first visit to a ready-made garment factory, and I'm very pleased."

He said French companies invest in Bangladesh because they believe in the ability of Bangladeshi workers to produce high-quality goods for the French market.

He added that there is a strong commitment to both product quality and workers' well-being, and what he saw was very promising for the continued development of ties between France and Bangladesh.

He also said France is among the largest importers of ready-made garments from Bangladesh and hopes to further strengthen the partnership and cooperation in the coming years.



French Ambassador-designate to Bangladesh Jean-Marc Séré-Charlet visiting the Snowtex factory in Dhamrai yesterday.

PHOTO: COLLECTED