

OPPORTUNITY BANGLADESH

2014 EDITION



Investment:

**Investment Facilities in Bangladesh:
A Feature on Bangladesh Export
Processing Zones**

Social & Economic Development:

Groundwork for Golden Jubilee in 2021

Tourism:

Travels Through Bangladesh



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Message from the Hon'ble President



On the eve of our great Independence and National Day, I extend my heartfelt greetings and felicitations to the fellow countrymen living at home and abroad.

The great Independence Day is a glorious one in our national life. We achieved our long-cherished independence through a nine-month long armed struggle and manifold forbearance and patience. Today, I recall with deep gratitude the heroic martyrs who made supreme sacrifices in achieving our independence. On this historic day, I recall with profound respect Father of the Nation Bangabandhu Sheikh Mujibur Rahman who proclaimed the country's independence despite myriad challenges and odds. I also recall with deep reverence our four National Leaders; valiant freedom-fighters, organizers, supporters and people from all walks of life for their unmatched contributions and courageous role that accelerated the achievement of our victory. The contributions of those valiant sons

would be written in golden letters in the history of our independence forever.

One of the prime objectives of our hard-earned independence was to build a happy and prosperous Bangladesh. Keeping that in mind, the Government has been putting untiring efforts in materializing the objectives of independence. We have achieved some significant progress in the fields of agriculture, education, health, rural infrastructure, communication, energy and power, trade and commerce, ICT, SME, youth and sports, women and children, women empowerment, etc. in our national life. At the same time we have also attained notable development in the private sector including the area of readymade garments, pharmaceuticals, ceramic and ship-building industry. The Government is also very sincere in establishing the rule of law, human rights in the country. Our achievement in the international arena is also commendable. Bangladeshi Peacekeepers, under the auspices of the United Nations, have brightened the country's image abroad by presenting their professionalism and competence. Our expatriate Bangladeshis have also been making significant contributions to our national economy through sending their hard-earned foreign currencies. Nevertheless, we have to go a long way in achieving the desired goals of independence and building a happy and prosperous Bangladesh. I believe concerted efforts from all strata irrespective of party affiliation are imperative in this regard.

The people of our country are democratic and peace loving. They reject all manner of violence including militancy and terrorism with

abhorrence. It is imperative that the overall development of the country would not be possible without the flourish and institutionalization of democracy. Tolerance, fortitude and mutual respect are the preconditions for a thriving democracy. Therefore, we have to maintain patience, self-restraint, forbearance along with showing respect of others' opinion in a democratic pluralism. Let us make our Jatiya Sangsad a centre of excellence in resolving our national issues through discussion. I am confident that everyone would play a responsible role in fulfilling the hopes and aspirations of our people. The present Government has declared 'Vision 2021' for attaining 'Golden Bangla' dreamt by Bangabandhu. It is my conviction that through implementing the 'Vision' people from all strata would contribute to build an IT-based happy and prosperous Bangladesh from their respective position by the golden jubilee celebration of our independence.

On this auspicious day of independence, I urge all living at home and abroad, to work unitedly imbued with the spirit of the War of Liberation in order to expedite overall development and democratic advancement of the country.

Khoda Hafez, May Bangladesh Live Forever.

H.E. Md. Abdul Hamid

Hon'ble President

The People's Republic of Bangladesh

Congratulations and Best Wishes to Bangladesh on the 43rd Anniversary of Independence

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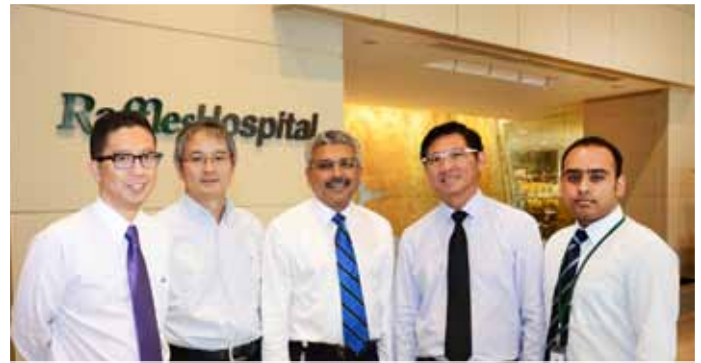
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Dr Prem Kumar Nair (General Manager of Raffles Hospital), Dr David Wong (Raffles Orthopaedic Centre),
and Mr Al-Emran (Senior Executive, Hospital Marketing)



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Message from the Hon'ble Prime Minister



I convey my heartiest greetings to my countrymen as well as to all expatriate Bangalees on the occasion of the great Independence and National Day of Bangladesh.

The 26th March is the day of earning self-identity; it's a day of breaking the shackles of subjugation. On this auspicious occasion of the Independence day, I pay my deep homage to the greatest Bangalee of all time, Father of the Nation Bangabandhu Sheikh Mujibur Rahman, under whose dynamic leadership we earned our great independence.

I recall with deep gratitude the 3 million martyrs and 200 thousand women who lost their innocence in the War of Liberation in 1971. We earned our desired victory through their supreme sacrifices.

I also pay my humble tributes to four national leaders who led the liberation war. I pay my respect to the valiant freedom fighters, including the war wounded ones. I extend my sympathies to those who had lost their near and dear ones, and were subjected to brutal torture. I recall with gratitude our

foreign friends who had extended their whole-hearted support and cooperation to our liberation war.

The Pakistani occupation forces started massacring innocent and unarmed Bangalees launching sudden attack on the black night of the 25th March, 1971. The Father of the Nation Bangabandhu Sheikh Mujibur Rahman proclaimed the independence of Bangladesh at the first hour of the 26th March. Bangabandhu's proclamation was spread all over the country through telegrams, tele-printers and the wireless of the then EPR. The proclamation was also circulated in international media.

Earlier on the 7th of March at Suhrawardy Udyan, Bangabandhu made a fervent call for waging independence struggle. He declared: this time the struggle is for our freedom; this time the struggle is for our independence. He directed the Bangalee nation to resist the enemy. The ultimate victory was earned on the 16th December after the 9-month bloody war carried out under the directives of Bangabandhu.

The independence earned through the sacrifice of millions of people is the greatest achievement of Bangalee nation. To make the achievement meaningful, all would have to know the true history of the liberation war, retain the spirit of the independence. It would have to be spread from generation to generations.

We are celebrating this year's Independence and National Day in a new perspective. The countrymen have given opportunity to Awami League again to serve the nation through the January 5 elections. We would definitely protect the dignity of the people's confidence reposed on us.

During the last five years, we accomplished massive developments

in every sector of the socio-economic front. Our target is to turn Bangladesh into a middle-income country by the year 2021 and a developed one within the year 2041. We have relentlessly been working to realise the target. Side by side, the execution of the verdicts of the war criminals trials has started. We are committed to reaching the fruits of independence to the doorsteps of the people.

The conspiracy of the anti-liberation communal and anti-democratic forces is continuing to ruin the constitution, democracy and development activities of the government. On this auspicious day, I urge the countrymen to face any ill-attempt against the independence, democracy and anti-country activities.

I hope every Bangalee imbued with the mantra of patriotism would engage themselves from their respective positions and with the highest sincerity, dedication and honesty to turn Bangladesh into a peaceful, non-communal and middle-income country at the Golden Jubilee of Bangladesh. Bangladesh would be established as a dignified nation in the comity of nations.

Let us come and build a Sonar Bangla as dreamt by the Father of the Nation being imbued with ideals of liberation war. This is our fresh vow on this great day.

Joi Bangla, Joi Bangabandhu
May Bangladesh Live Forever.

H.E. Sheikh Hasina
Hon'ble Prime Minister
The People's Republic of Bangladesh



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Message from the Hon'ble Foreign Minister



On the occasion of the 43rd anniversary of the Independence and National Day, I convey my heartfelt greetings and felicitations to my compatriots living at home and abroad. On this memorable day, I recall with profound respect the greatest Bangalee of all times and Father of the Nation Bangabandhu Sheikh Mujibur Rahman, who proclaimed independence in the early hours of March 26, 1971. Responding to his clarion call, people from all walks of life participated in the War of Liberation and achieved victory on the 16th December, 1971. On this day, I pay my deep homage to the three million martyrs who laid down their lives in the War of Liberation in 1971. I pray to the Almighty Allah for the salvation of those departed souls. I also remember the quarter of a million mothers and sisters who sacrificed their honour for the sake of freedom for Bangladesh. It all began with the assertion of a national identity in the face of systematic denial, discrimination and deprivation of an identity rooted in a millennia-old heritage of language, culture and customs. It evolved through the shaping of political demands for inclusion and equal access to opportunities, against all forms of exploitation of the Bangalee

people. It was crystallized into the 6-point programme put forward by Bangabandhu for the emancipation of our people. Then landslide victory of the Awami League in the general elections of December 1970 and the Pakistani military government's refusal to hand over power led to the non-cooperation movement culminating in the declaration of independence by Bangabandhu. After the tragic events of 15 August, 1975, when Bangabandhu was killed along with most members of his family, Bangladesh lapsed into a long period of military dictatorships and the people under the leadership of Sheikh Hasina had to wage another battle for the restoration of democracy.

After restoration of democracy, Sheikh Hasina was elected to office in 1996. She started from where Bangabandhu had left, and once again the country was restored to a place of honour among the comity of nations. During her first term (1996-2001), Bangladesh marched ahead in many fields. The country witnessed remarkable progress at home and earned global recognition as well. Following her landslide victory in the December 2008 elections, Bangladesh made major strides during the second term (2009-2013) specially in the social sector such as reduction of maternity and child mortality rate, revolution in the education sector particularly at the primary level, empowerment of women, development of infrastructure and power generation. The impressive performance of the Government helped earn international recognition and Bangladesh was cited as a role model in many fields. Prime Minister Sheikh Hasina's tremendous success in the betterment of the lives of the common people led to her re-election in the last elections held on 5 January, 2014.

Hon'ble Prime Minister Sheikh Hasina aims at a middle-income, digital knowledge based Vision of Bangladesh

by 2021. On the international front, we have demonstrated our goal and ability to forge partnerships with our neighbours and beyond. We are deeply involved in the process of multilateralism, through global and regional commitments. But the defeated anti-liberation, communal and irredentist forces are trying to destabilize the democratic and development process. We are however determined to end the culture of impunity. The government remains pledge-bound to bring to justice all the crimes committed against humanity during the War of Liberation in 1971. We urge the international community to extend their support and cooperation for this just cause.

On this very day, I take this opportunity to thank all our officers and staff at the Ministry of Foreign Affairs and our Missions abroad who have devoted themselves to achieving our foreign policy objectives. I also congratulate the Bangladesh Diaspora who have contributed greatly to the buoyancy of the economy of their country of origin as well as to further development of their host countries.

Today, Bangladesh is marching ahead in all fields under the leadership of our dear leader, Bangabandhu's daughter, Prime Minister Sheikh Hasina. On this great Day, I urge all to work unitedly imbued with the spirit of War of Liberation to expedite economic self-reliance and democratic advancement of the country for the realisation of Bangabandhu's dream of Sonar Bangla-Golden Bengal.

Joy Bangla
Joy Bangabandhu.

H.E. Abul Hassan Mahmood Ali, MP
Hon'ble Foreign Minister
The People's Republic of Bangladesh

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to
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For
43rd Anniversary of
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Md. Shahriar Alam, M.P.

State Minister, Government of the People's Republic of Bangladesh



Born in 1970 in Chittagong, Mr. Md. Shahriar Alam, MP spent his early life in Lalmonirhat and Rajshahi. He received his Bachelor of Commerce Degree from Dhaka City College, Dhaka and obtained an MBA (Master of Business Administration) from the Institute of Business Administration (IBA), University of Dhaka. Mr. Alam completed 1st CAPSTONE course at NDC.

Mr. Alam started his career as a businessman in RMG Sector in 1995. A prominent entrepreneur having interest in different fields, his main focus is on textile business that employs 25 thousand workers. As a leading exporter, his company has been exporting to major destinations which include, among others, Japan, Australia and Russia. The yearly turnover is estimated to be US\$ 140 million approximately. Mr. Alam's outstanding entrepreneurial success has helped him win the National Export Trophy in Knitwear Category for 2007-2008. His business house trains disables with the assistance from CRP and employs the highest number of physically challenged individuals. This led to CSR Award from Global buyers.

Mr. Alam is deeply involved in politics and became an active member of the Bangladesh Awami League since 1997. He has been enthusiastic to ensure effective representation of the new generation in politics and in the Parliament. He was elected a member of the National Parliament in 2008 with the highest margin of votes among the 6 constituencies of the Rajshahi Division of the country.

As a Member of Parliament, Mr. Alam has made enormous contributions in various capacities. While acting as the Member of the Parliamentary Standing Committee on Ministry of Information, he played a key role in finalizing the draft of the Right to Information Act (RTI) and presented the RTI during various orientation programmes before the newly elected Members of the Parliament.

Mr. Alam also served as a Member of the Parliamentary Standing Committee on the Ministry of Science & Technology. He acted as the Vice Chairman of All Party Parliamentary Group (APPG) on Climate Change, Education and Poverty

Reduction and Vice Chairman of All party Parliamentary Group on MDGs, PRSP, WTO and Bangladesh Development Forum.

Mr. Alam was also a member of the Preview Committee on Sangsad Bangladesh TV. He was a regular and active member of the discussion panel in the parliament session on budget and poverty reduction plan. An avid promoter of education, he spent the remuneration received as the Member of Parliament to run monthly scholarship programmes for junior school students.

Mr. Alam also served earlier as a member of the Awami League SubCommittee on Information, Research & Publicity and Publications and played a key role in organizing various orientation programmes all over the country.

As a social worker, Mr. Alam established the first ever Cricket School in Rajshahi. His initiative helped create fresh jobs for the youth. He had also contributed in successfully running training programmes in the RMG sector. He also served as the Vice President of Bangladesh Hockey Federation and President of Bangladesh Tennis Federation. He has been deeply involved in sensitizing people about creating an ethicsbased work environment where everyone is held accountable. Mr. Alam has a personal dream to see a poverty-free Bangladesh. Having spent so many years in north Bengal, he established the North Bengal Development Forum to pursue different development agenda of the region.

He was appointed to the Cabinet on 12 January 2014 and assumed charge as State Minister for Foreign Affairs on the same day.

A widely-travelled person, Mr. Alam visited all parts of the world which include, among others, England, Canada, Russia, India, Thailand, Hong Kong, Singapore, Indonesia, Malaysia, Sri Lanka, China, Kenya, UAE, USA, France, Japan, Maldives, Italy, Switzerland, Spain, Saudi Arabia, Egypt, South Korea, South Africa and Denmark.

Mr. Alam is an excellent orator and takes interest in participating in different programmes in the electronic media. He is quite passionate about reading, music and sports, especially cricket, football, hockey, golf and lawn tennis.

Mr. Alam is married and blessed with two sons and one daughter.

Mr Md Shahidul Haque

Foreign Secretary, Government of the People's Republic of Bangladesh



Mr. Md. Shahidul Haque is currently serving as the Foreign Secretary of the Government of Bangladesh. He has assumed the office of Foreign Secretary since 10 January 2013.

Mr. Haque worked earlier, in the Bangladesh Missions in London (First Secretary, Consular: 1990-'94), and Bangkok (Counsellor, 1994-'96) before serving as a Minister (Director General) in the Bangladesh Permanent Mission, Geneva (1999-2001). He had also served as a Director in various Wings of the Ministry of Foreign Affairs of the Government of Bangladesh, including as the Director of the Foreign Secretary's Office (1996-1998). He also served as Director General and Additional Foreign Secretary in the Ministry of Foreign Affairs.

Mr. Haque has represented Bangladesh in various international fora. As a Counsellor/Minister at the Bangladesh Permanent Mission in Geneva, he dealt with WIPO, ILO, IOM and IAEA in Vienna.

From 2001 to 2012, Mr. Haque had worked for the International Organization for Migration (IOM) on lien from Government of Bangladesh, occupying several senior positions in field offices and the Headquarters in Geneva. Before returning to the Government of Bangladesh, he served as

the Director of IOM dealing with IOMs' external relations, donors liaison and international migration policy (2010-2012). He was also assigned as the Regional Representative for the Middle-East, based in Cairo (2007-'10) and the Regional Representative for South Asia, based in Dhaka (2001-'07). In addition to his responsibilities in South Asia, he had also served as the Regional Migration Management Coordinator for West Asia (Afghanistan, Pakistan and Iran) (2005-'06) and as the Chief of Mission a.i. of IOM Iran (2004-'07). In recognition of his outstanding and committed services to IOM, Mr. Haque received IOM Director General's Award in 2005.

Mr. Haque has been elected as an Independent Expert to the Committee on the Rights of All Migrants Workers and Members of their Families (CMW) for three years (2014-2016).

Mr. Haque obtained an M A (International Relations) from the Fletcher School of Law and Diplomacy in USA (1988) and was awarded Honourable Mention for Robert B. Steward Prize for high academic achievement there. He also obtained First Class First, both in Masters and Honours, in Social Welfare from the University of Dhaka. He was also awarded the Dhaka University Chancellors Award, the Grants Commission Award and the Chancellors Gold Medal for his outstanding academic accomplishment.

Mr. Haque's areas of academic interests range from migration, climate change, development, trade and human rights issues. Mr. Haque is married.

Singaporean Investors Interest in Bangladesh Growing

On the eve of 43rd Bangladesh Anniversary of Independence, H.E. Mahbub Uz Zaman, High Commissioner for The People's Republic of Bangladesh in Singapore, in an interview with Ms Nomita Dhar, Editor-in-Chief of Opportuniy Bangladesh, Sun Media Pte Ltd shares his views

BANGLADESH CELEBRATES ITS 43RD ANNIVERSARY IN MARCH SO WHAT IS THE MESSAGE YOU WOULD LIKE TO CONVEY TO BANGLADESH CITIZENS HERE? WHAT ARE THE SPECIAL ACTIVITIES TO CELEBRATE THIS YEAR'S EVENTS?

Despite challenges and obstacles Bangladesh has achieved significant progress towards achieving its development goals. Bangladesh has outperformed many other countries of comparable milieu in the social sector. In terms of increasing female literacy, reducing child and maternal mortality access to safe drinking water, Bangladesh is on the right track towards achieving the Millennium Development Goals. The growth rate has averaged from four to six per cent for the past ten years.

As the High Commissioner of Bangladesh in Singapore, I can proudly say that the expatriate Bangladeshi community in Singapore has made considerable contribution to our national development and economic progress and prosperity. Last year the expatriate community remitted an amount of about US\$500 million. We are proud of their achievements. My message to Bangladeshi citizens is to continue to work

with sincerity and devotion, to abide by the law, rules and regulations of the host country.

This year we are planning to hold a series of event to celebrate our different festivals and occasions. We are also planning to hold a Trade & Investment Seminar to increase trade and investment between two countries in April 2014. We will have Bengali New Year celebrations in April as well and following this have a Trade & Investment Seminar. We are also planning to organise visits of Trade and Investment delegations between two countries.

PLEASE SHARE THE EVENTS AND HIGHLIGHTS IN BILATERAL TIES THAT HAVE TAKEN PLACE IN THE LAST 12 MONTHS?

Bangladesh and Singapore enjoys excellent bilateral relation. During the last twelve months we have had a number of high level visits. The High Commission also participated in many Trade & Investment meetings and regional symposiums and seminars. The Mission has been actively participating since 2011 in South Asia Diaspora Convention (SADC). Last year, H.E. Mr. Gowher Rizvi, Hon'ble Foreign Adviser attended the convention.

Eminent business persons and journalists, media personalities also attended the SADC. The Bangladesh High Commission in cooperation with Singapore-Bangladesh Society undertook some outreach programmes and visited some Bangladeshi business establishments in Singapore. The High Commission also cooperated largely with the Ministry of Foreign Affairs and Ministry of Manpower, Singapore and visited a number of workers' dormitories to enquire about their welfare.

During his visit our Expatriate Welfare Minister, H.E Eng. Khandaker Mosharraf Hossain met his Singapore counterpart to discuss issues of mutual interests. It is also worthy to mention that during the last year, Bangladesh and Singapore have supported each other in various elections of UN bodies.

IN THE AREAS OF BILATERAL COOPERATION, WERE THERE NEW INITIATIVES RELATED TO TRAINING PROGRAMMES AND EXCHANGES THAT TOOK PLACE IN THE PAST YEAR?

Under the Singapore Cooperation Training Programme Awards (SCPTA), Singapore offers most of the training facilities for

Bangladeshi Civil Servants in the areas of capacity building and governance. Every year, under this programme, a good number of Bangladeshi civil servants attend seminars and workshops and various short training courses in Singapore. In 2013, more than 30 officials from the Bangladesh Government attended different training programmes and workshop under SCPTA. Besides this, Bangladesh and Singapore have a very close Defence Cooperation characterized by exchange of visits, training of officers and purchase of non-combat supplies for Bangladesh Armed Forces from Singapore.

IN THE PRIVATE SECTORS WERE THERE ANY SIGNIFICANT MILESTONES?

A tripartite Memorandum of Understanding was signed between

- i) National University of Singapore
- ii) Singapore Health Service Pvt Ltd (SingHealth)
- iii) Bangahandhu Sheikh Mujib Medical University

These three institutes will establish a collaborative programme to work together in the field of training and education.

FOR DEVELOPMENTS RELATED TO THE CONSULAR SECTION, CAN YOU COMMENT ON THE GROWTH OF VISITS TO SINGAPORE BY BANGLADESH NATIONALS TO WORK HERE AND SINGAPORE VISITORS TO BANGLADESH?

The growth of visits between the two countries has increased significantly thanks to more options in air connectivity. Bangladesh nationals are mainly visiting for medical services as well as for tourism. A good number of Singaporeans visit Bangladesh mainly for business purposes and also for tourism.

HAS THERE BEEN ANY UPGRADING OF SERVICES OR FACILITIES IN THE CONSULAR SECTION?

The Bangladesh High Commission in Singapore is providing consular services to almost 150, 00,000 service seekers, including Bangladeshi foreign nationals. The service includes processing and issuance of new Machine Readable Passport (MRP), endorsements, attestation of various documents, power of attorney processing, Machine Readable Visa (MRV) processing and issuance etc.

Since 01 January 2013, MRP and MRV applications are also being processed through online web portal of DIP. Now, with

the inception of 100 per cent the online application through DIP website, we can process 150-360 MRPs and 40-50 MRVs a day despite of limited manpower.

A Queue Management System was introduced in December 2013 in Singapore which has resulted in a new look to our counters. Now, service seekers receive express services without waiting in long queues. The Consular Wing has also arranged comfortable seating facilities at the counter.

LAST YEAR, THE EXPATRIATE COMMUNITY REMITTED AN AMOUNT OF ABOUT US\$500 MILLION. WE ARE PROUD OF THEIR ACHIEVEMENTS.

IN TERMS OF CONNECTIVITY TO BANGLADESH, HAS THERE BEEN A GROWTH IN THE NUMBER OF AIRLINES AND FREQUENCY OF FLIGHTS THAT TRAVEL TO BANGLADESH?

Presently four airlines are operating on the Singapore-Dhaka sector. They are Singapore Airlines, Bangladesh Biman, Regent Airlines and Tiger Air. And most of the flights are reportedly full and that justifies the recent trend of increased connectivity between two countries.

PLEASE SHARE YOUR VISION AND OBJECTIVES FOR THE FUTURE IN BUILDING SINGAPORE-BANGLADESH BILATERAL RELATIONS?

We are relentlessly trying to enhance our bilateral relations by promoting more trade and business. Bangladesh could be a very viable destination for Singapore for expanding their imports destination for items such as agro product, food grains, and vegetables along with readymade garments. There is a huge potential for Singaporean investment in Bangladesh.

The potential areas for investment in Bangladesh, for example, textile, power generation, high tech industry, labour-intensive industry, electrical and electronics industry, ICT sector, real estate sector,

hotels and holiday resorts, hydro carbon exploitation, tourism infrastructure etc.

There were enquiries for possible business opportunities in Bangladesh, especially the tourism sector investment in Bangladesh. Some potential investors visited Dhaka to study the investment areas such as in the tourism sector. Entrepreneurs have also visited the High Commission and discussed possible business opportunities for their companies in Bangladesh.

OUTSIDE OF TRADE AND INVESTMENTS, WHAT ARE THE AREAS OF BANGLADESHI CULTURAL LIFE THAT SINGAPOREANS CAN DISCOVER?

Bangladesh is a land of rich cultural heritage. Its deep rooted heritage is amply reflected in her architecture, literature, dance, drama, music and painting. Bangladeshi culture is influenced by three great religions, Hinduism, Buddhism and Islam in successive order, with Islam having the most pervading and lasting impact. Like a colourful montage, the cultural tradition of the country is a happy blending of many variants, unique in diversity but in essence greatly symmetrical. The tradition of modern painting was pioneered by Zainul Abedin, Kamrul Hassan, Anwarul Haque, Shafuddin Ahmed and S. M. Sultan. Zainul Abedin has earned international fame for Bangladesh.

Therefore, I am very confident that with an aesthetic point of view, Bangladesh could be a very interesting destination for any foreign tourist.

BANGLADESH IS ALSO BLESSED WITH BEAUTIFUL NATURAL ATTRACTIONS. WHAT IS YOUR THINKING ABOUT THE COUNTRY'S TOURISM POTENTIAL? WOULD THERE BE MORE INITIATIVES TAKEN TO GET SINGAPOREANS TO KNOW MORE ABOUT BANGLADESH?

Bangladesh, a land of exhilarating mix with fascinating ancient history, vibrant cultures and people, numerous panoramic beauties, historical ruins, flora and fauna, longest sea beach, hills and mangrove forests and wildlife. This is a land of tourists, researchers, wildlife and nature lovers. But what we are lacking is information and to some extent suitable infrastructure. From the High Commission's perspective, we are making best uses of our contacts here to disseminate the information regarding Bangladeshi tourist attraction. We have also made the visa process easier for tourists.

CONGRATULATIONS

to the Government and
people of Bangladesh on their

43rd Anniversary of Independence

From the SingHealth Group

Singapore Health Services (SingHealth) is the largest healthcare group in Singapore with 2 tertiary hospitals and 5 national specialty centres, a community hospital and a network of primary healthcare clinics. With over 40 clinical specialties and a faculty of 1,000 internationally-qualified medical specialists, the group offers integrated care in a multidisciplinary setting.

SingHealth institutions have earned a strong reputation for setting new standards in healthcare with breakthrough treatments for the region. Well-equipped with advanced diagnostic and treatment medical technology, patients enjoy the benefit of leading-edge treatments in a wide range of medical procedures.



Tertiary Hospitals



Singapore
General Hospital



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National Specialty Centres



National Cancer
Centre Singapore



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Centre Singapore



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Neuroscience Institute



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Editor's **Note**



The Dhaka of today is filled with modern buildings, new housing and modern shopping centres. One of them, the Bashundhara City's Shopping Mall, is the 12th largest in the world and where one of Singapore's shopping icons, Mustafa Centre, is located. In this issue we touched on its success in Bangladesh, but the real story behind Mustafa is the spirit of entrepreneurship of its founder who started from a humble street stall to what it is today. That spirit of entrepreneurship is also very much flourishing in Bangladesh today.

From small companies to large conglomerates like the Karnaphuli Group who have entered into a joint venture with Singapore's Pacific International Lines to form K&T Logistics, such linkups show what can happen if you get the right partner there. Now is the right time for companies in Singapore and Asia to go and see for themselves what is possible. Within the pages of Opportunity Bangladesh we show the tremendous potential and scope for industries to participate in the growth story of the country. The Bangladesh of today is very different from the past. A population with rising income and booming exports have seen it become the second largest exporter of manufactured garments after China; the badge 'Made in Bangladesh' is worn with great pride.

Bangladesh is also where world-class NGOs like BRAC were founded. Its impressive history and work now extends to 10 other countries and BRAC University, the academic arm of the NGO, also works with foreign universities for its Center for Entrepreneurship Development. The concept of Entrepreneurship is growing among young Bangladeshis. The self-employment rate grew from 30 per cent in 1995-96 to 41 per cent in 2010. The country's private sector is exploding in areas outside the traditional agricultural and garment industries such as: IT, light engineering and metal-working, plastics, educational services, tourism, mobile tech, media-print, etc

The information inside this issue provides much of the background of what is happening in Bangladesh today and also covers areas like the Arts and Travel. We think we would have been successful if the reader comes away with a fresh perception of the country, its potential and opportunities. The next step is to visit Bangladesh. There is an excellent infrastructure in place to help you find out more. Just contact the Embassy or Bangladesh Board of Investment (BOI) for a close-up look at what is possible.

Nomita Dhar
Editor

صوفيا
Sophia

الحرمين
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Achievements of the Government

Bangladesh will become a middle income nation by 2021 when it celebrates its Independence Golden Jubilee.

Bangladesh aims at becoming a country of middle income by 2021 when it will be celebrating the golden jubilee of its glorious independence. According to the World Bank when the per capita income of a country crosses US\$1,036, it enters into the world of Middle Income Countries.

A World Bank Report says at present the Per capita income of Bangladesh has crossed US\$1,000 mark. Continuation of current growth rate will take this per capita income up to US\$1,235 by 2016. Besides this, Bangladesh is advancing towards fulfilling Millennium Development Goals (MDGs) related to poverty alleviation, gender equality and health and education. The government has placed poverty alleviation at the forefront of its development strategy. In order to strengthen the social safety net

programmes, different kinds of allowances for the old, destitute, disabled and other vulnerable groups have been widened. Therefore, the UN Secretary-General Ban Ki-moon observes that Bangladesh has become a model for the world.

In order to keep pace with the modern information technology (IT) based world, the government of Bangladesh has taken digital technology as the tool for building a Digital Bangladesh. The government has rendered digital facilities starting from

digitizing the delivery and payment system of sugarcane growers to different other services like agricultural information, healthcare information, educational information, admission and examination results to educational institutions up to the union and individual levels. District information portals and one-stop service centres have been established in all districts. Arrangement has been made to pay electricity, gas, phone bills, purchasing of railway tickets through mobile phones. Half of the country's population now

own mobile phones. Around 800 thousand people have collected information from the website of National Information portal during 2021 and four million people on and average are getting Services each month from the Union Information and service Centres. Digital version of Al Quran (www.quran.gov.bd) is inaugurated. In order to digitise the Chittagong Port, Container Terminal Management System (CTMS) has been started.

ROLE OF BEPZA STRENGTHENED

The role of Bangladesh Export Processing Zones Authority (BEPZA) has been strengthened for quick expansion of the industrial sector. Various financial and non-financial incentives are offered to industrial establishments set up in the EPZs. During 2011-12 financial year 409 industrial units having ownership from 37 countries exported commodities worth US\$4.21 billion which is around 17.2 per cent of total national exports. The Board of Investment in the country is promoting industrial investments and rendering policy and advisory services on setting up industries. Real foreign investments during the three year period of 2009 to 2012 have been over 2.85 billion US dollars.

Bangladesh has been included among the top five countries of the world in the field of economic growth by achieving an average growth rate of 6.38 per cent during the past four years. Pledges for foreign assistance worth US Dollar 14.895 million have been made. A medium term Sixth five-year plan have been formulated and approved in the light of a 10-year perspective plan (2010-21) for achieving the goals of Vision-2021. In the financial year 2012-13, 78,000 Bangladeshi workers have got employment abroad and sent remittance of US\$14.46 billion.

Government supports to agricultural sector by reducing prices of fertiliser and other inputs and easy availability of agricultural loan contributed to increased agricultural production. Different research institutes of the Ministry of Agriculture invented high yielding varieties of rice that are resilient to salinity, water logging and drought; high yielding and hybrid varieties of different crops including wheat, potato, mustard vegetables fruits spices etc, and 75 improved crop management techniques. Unraveling the genetic mystery of jute and its fungus has been an epoch-making success in the agricultural sector. Food security is being ensured through



various programmes including storage of food. Import of rice has not been required during the previous and current fiscal year.

Ministry of Disaster Management and Relief has framed Disaster Management Act 2012 and National Plan. Disaster-resilient model villages have been established in Khulna by providing rehabilitation assistance including provision of pure drinking water. 724 cyclone-resistant barrack houses and 74 flood shelters have been built all over the country. Various measures have been taken in an attempt to adapt to the changed climate and its consequences such as National Adaptation Policy Action.

The Right to Information Act-2009 has been introduced and an independent Information Commission has been constituted. One government and 25 private TV channels, and 16 locality based community radio stations; 11 private FM radio stations have been given approval to go on air. Communication campaign has been strengthened to raise awareness among people at the grass root levels for eliminating discrepancy against women and children, and development of the reproductive health, family planning, gender and resistance of the HIV/AIDS infection etc.

NEW REHABILITATION CENTRES & PROGRAMMES

Thirty five rehabilitation centers for the disabled people in 35 places of the country have been established. A government autistic school has been established in Mirpur of the capital to ensure opportunity for the insolvent autistic children. On the basis of a survey on the beggars in Dhaka, a rehabilitation programme for the beggars has been started. 141 income generating projects of the size of small and cottage industries have been taken up under the programme titled Development Assistance for Special Areas (outside Chittagong Hill Tracts) aimed at developing the living standards, preservation of cultural heritage, improving the rate of education, construction and repair of religious institutions, etc. of small ethnic populations of about 100 thousand people living in the plains. Seven divisions under different ministries have been handed over to the 'Zilla Porishod' of three Hill Tracts districts in order to implement the peace deal in Hill Tracts fully.

The government has declared minimum wages for the garment workers at taka 5,300. The National wage structure for the workers of the Government and private industrial sector has been declared and 'National Wage and Production Commission 2010' has been established. In order to increase complaisance at the garments sector Crisis Management Core Committee has been formed.

গ্রামীণ এগ্রিজেন্স কোং লিমিটেড

গ্রামীণ ব্যাংক লিমিটেড

সিঙ্গাপুরে বসবাসরত বাংলাদেশীদের সেবায় গ্রামীণ এগ্রিজেন্স কোং লিমিটেড

আপনার কষ্টক্লান্ত কর্ম দ্রুত সহজ ও নিরাপদে
আপনার কাজিত ঠিকানায় পৌঁছে দিতে আমরা আছি আপনার পাশে

প্রধান শাখা:
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সিঙ্গাপুর ১০৯৬৪৯
ফোন: ৬৩২১৪৯৯৬, ৬৩২১৪৯২৯
ফ্যাক্স: ৬৩২১৪৯৩৮

সুব ইন্স্ট শাখা:
রুম ১০৪, ৪০১-৩০৪, সুব থেট্রোনে
বোড, সিঙ্গাপুর-০০০১৩৪
ফোন: ৬৮২২৪৬৪৭, মোবাইল: ৯৬৪০১৪৯৮
ফ্যাক্স: ৬৮৬১৭৫৫২

প্রতিদিন দুপুর ১১টা থেকে রাত ১০টা পর্যন্ত খোলা

YOUTH EMPLOYMENT PROGRAMMES

For the educated unemployed youths, temporary employment related programme 'National Service Activity' has been established. 56 thousand 54 youths have been employed for two years. Bangladesh enlightens its image in the international arena by arranging SAF Football Championship 2009, South Asian Games 2010, World Cup Cricket 2011 gorgeously and successfully. In the 16th Asian Games, Cricket Bangladesh earns first gold medal. Bangladesh Women Cricket Team achieves one day status at the international cricket and becomes a history. Bangladesh bags 18 gold medals in the SA Games, 27 gold medals in the 3rd Indo - Bangladesh Games and 37 gold medals in the Special Olympics held in Greece. The country earns gold medals in shooting, tae kwan do, archery, gymnastics, golf and beach football. In 2013, Bangladesh has drawn test series with New Zealand and won the series of one day international by winning all the matches of cricket.

The period of maternity leave for the female government employees has been extended from four months to six months. Family Violence Prevention and Protection Act 2010, National Women Welfare Policy 2011 have been formulated. National Children Policy 2011 has been formulated. People below the age of 18 years have been brought under the definition of children.

Admission of students in schools has been ensured. During the last four years of the present government, 92 crore text books have been distributed among students free of costs. A programme is being implemented to supply tiffins to two million pupils in 96 poverty-stricken upazilas.

PRESENTLY, ACCORDING TO THE WORLD BANK, WHEN A COUNTRY'S PER CAPITA INCOME CROSSES US\$1,036 IT ENTERS THE MIDDLE INCOME COUNTRY CATEGORY

Bangladesh has already met health related targets of the MDGs like attaining under-five mortality rate reduction, containing HIV infection with access to antiretroviral drugs, children under five sleeping under insecticide treated bed nets, detection and cure rate of tuberculosis under directly observed treatment short course and others, reducing the prevalence of underweight children, lowering the infant mortality rate and maternal mortality ratio, improving immunization coverage and reducing the incidence of communicable diseases.



MULTINATIONAL COOPERATION

For a favourable environment of cooperation, multinational cooperation has got special momentum in the diplomatic activities of the present government. Bangladesh- Myanmar maritime boundary has been settled permanently by the historic verdict of the international tribunal for the law of sea as a result of timely initiatives taken by the government. Issues like identifying borders with India, customs-free access of Bangladeshi goods to India and keeping Three-Bigha Corridor open round the clock for allowing uninterrupted movements to Dahagram-Angarpota have been resolved. Through the tours of the Prime Minister to China, Japan and Myanmar, the friendly relations of Bangladesh with these countries have been enhanced. A Memorandum of Understanding on manpower export issue has been signed between Bangladesh and Malaysia. Near about two lakh 68 thousand Bangladeshi workers in Malaysia have been given legal residenceship. Cultural Agreements with India, Germany, Kuwait, Bhutan, Srilanka and Turkey have been signed with Bangladesh. Islamic Education, Scientific and Cultural Organization (ISESCO) has selected Dhaka as the capital for Islamic Culture. The programmes for awarding honor to the foreigners including statespersons, politicians, philosophers, artistes, writers, intelligentsia, distinguished citizens and organizations for their historic contribution to our Liberation War have been implemented in seven phases till date.

The activities of the present government has laid a strong foundation to fulfil the vision of making an information based middle income modern 'Digital Bangladesh' by the year 2021. If this trend of development and progress continues, we can hope that Bangladesh will make an enviable instance of progress in the world by 2021, the year of the Golden Jubilee of Bangladesh's Independence.



Congratulations & Best Wishes to Bangladesh
on your 43rd Anniversary of Independence



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New Momentum in Bilateral Ties

Working on building on existing diplomatic ties

During former Foreign Minister Dr Dipu Moni's visit to Singapore to attend the 12th Shangri-La Dialogue in 2013, she met with the Republic's Minister for Foreign Affairs and Law K Shanmugam on 31 May. The Foreign Ministers expressed a mutual desire that both Bangladesh and Singapore would build on existing friendly bilateral ties to continue the momentum in the diplomatic relations between the two countries.

She has attended the high level plenary sessions and spoken on the Bangladesh perspective on the "Afghan Drawdown and Regional Security." Bangladesh High Commissioner to Singapore Mahbub Uz Zaman, Additional Secretary of the Foreign Ministry Jishnu Roy Chowdhury and Director General (South East Asia) Golam Sarwar were present in the meeting.

BANGLADESH PRESIDENT MD ABDUL HAMID CALLED ON PRESIDENT TONY TAN IN MAY

President Md Abdul Hamid met his Singaporean counterpart Dr Tony Tan Keng Yam at the Singaporean Presidential Place Istana on 8 May 2013 where the President urged the Singaporean President to recruit more skilled and semi-skilled manpower from Bangladesh who would make contributions in the economic development of both the Asian nations. The two Presidents also discussed various issues relating to bilateral relations and mutual interest and Dr Tony Tan Keng Yam also congratulated



FOREIGN MINISTER DR DIPU MONI MET THE REPUBLIC'S MINISTER FOR FOREIGN AFFAIRS AND LAW K SHANMUGAM ON 31 MAY 2013

Abdul Hamid for his election as the 20th President of Bangladesh. It is the first visit of President Abdul Hamid to a foreign country after taking oath on 24 April 2013. President Md Abdul Hamid had earlier in his visit undergone a medical check-up at the Mount Elizabeth Hospital there.

SINGAPORE MINISTER PAY RESPECTS AT STATE FUNERAL OF PRES ZILLUR RAHMAN

Senior Minister of State for Foreign Affairs and Home Affairs Masagos Zulkifli attended the State Funeral of Bangladesh President Zillur Rahman in Dhaka, Bangladesh, from 21 to 22 March 2013. President Tony Tan, Prime Minister Lee Hsien Loong and Minister for Foreign Affairs and Minister for Law K Shanmugam have conveyed their condolences to the late President's family and the Government of Bangladesh. President Tony Tan Keng Yam in his letter of condolences said the late President was a leader who worked tirelessly throughout his life and will be remembered for his indomitable spirit and loyalty to Bangladesh.

Investment Facilities in Bangladesh

Private sector is the main engine of growth in the economy and Bangladesh is committed to ensuring a sustained conducive business climate

To enhance investment promotion, government is relentlessly working for ensuring an ideal investment climate and also making reforms where necessary. The present government attaches high priority to private investment, both domestic and foreign, and is making substantial improvements in the existing investment climate.

Bangladesh offers a competitive location for doing business in terms of costs, inputs, human resources, market access, facilitations, etc. Investing in the appropriate sectors in Bangladesh would yield higher returns than any other competing locations, with lesser risks.

Bangladesh has a large supply of relatively industrious low cost labor, including professionals, technologists and middle and low-level skilled personnel. Procedures for online registration for investors have been introduced and regulatory reforms counseling is an ongoing process. Costs of doing business in Bangladesh are lower. The robust economic growth achieved in Bangladesh (6% +) has resulted from investment-friendly policy and improved investment climate in the recent years.

The present government of Honorable Prime Minister Sheikh Hasina is committed to provide further encouragement to the investors with all facilities for safe and win-win investments to achieve the Vision 2021. Bangladesh is marching ahead.

The Board of Investment was established in 1989. This office functions directly under the Prime Minister's Office.

INVESTMENT OPPORTUNITIES

Key Sectors

Information and communication technology, infrastructures, textiles, electronics, light engineering, power & gas, ship-building, Business Process Outsourcing (BPO), frozen fish, leather & leather products, ceramics, agro-based industries, pharmaceuticals, tourism, agro-based business, plastic, furniture, home textile, jute & jute products etc.



Opportunities

There are some business sectors in which Bangladesh has a particular competitive edge and investments opportunities for exceptional returns. These range from shipbuilding to ceramics; from flat glass to tourism and agribusiness.

KEY OPPORTUNITIES

Quality garment design & production

From spinning to weaving, from knitwear to leisurewear and high street fashions, the textiles and clothing industry is Bangladesh's biggest export earner with over USD 16.1 billion of export in FY2011. The factories design and produce for the world's leading brands and retailers with quality, reliable products on time.

Talented ICT and business services

From inbound call centers to the latest in web 2.0 software development, widespread English helps make Bangladesh an emerging

option for the global outsourcing business services industry. The promising ICT sector is ready to win any opportunities.

Competitive pharmaceuticals

The WTO TRIPS agreement permits Bangladesh to reverse-engineer patented generics to sell locally, and export to markets around the world. This has created a strong manufacturing and technically experienced base with growth of 12% a year and a potential for R&D and clinical trials.

Agro processing

Over 90 varieties of vegetables are grown in Bangladesh. There are huge opportunities for investment in cold storage for export produce, vegetable preservation, production of fertilizers and seeds, eco-friendly jute products, shrimp farming, halal foods, milk, value added foods for export - an endless list.

Leather products

Bangladesh has a mature tanning industry,

producing around 2-3% of the world's leather from a ready supply of raw materials. The finished goods sector is also taking its lead in parallel. With good export incentives plus tariff and quota free access to major markets such as the EU, Bangladesh is an unrivaled location to outsource the manufacture of finished leather products. Soon Bangladesh will emerge as a major exporter of footwear.

And a lot more...

Investment Climate of Bangladesh

- ▶ Bangladesh has an open, market based economy, led by a vibrant and innovative private sector which provides the main stimulus to its growth
- ▶ Growing markets, with innovative entrepreneurs, offer greater business opportunities
- ▶ Existing slacks in the economy of Bangladesh offer enormous opportunities of high return and low risk investments in infrastructures, utilities, manufacturing and consumer goods industries
- ▶ Risk factors for FDI are the minimum in Bangladesh
- ▶ Bangladesh is one of the top exporters of readymade garments to US & Europe
- ▶ Goldman Sachs has identified Bangladesh as one of the next big eleven emerging markets
- ▶ City Investment Research & Analysis termed Bangladesh, China, Egypt, India, Indonesia, Iraq, Mongolia, Nigeria, Philippines, Sri Lanka and Vietnam have the most promising (per capita) growth prospects.
- ▶ The International Monetary Fund (IMF) commented on the economy of Bangladesh as resilient; export and remittance flows have bolstered growth and external stability
- ▶ The Wall Street Journal (WSJ) dismissed the previous branding of Bangladesh as an international 'Basket Case'. No More - with a higher growth rate, a lower birth rate and a more internationally competitive economy, that enigma is now gone.
- ▶ J P Morgan Chase commented: Bangladesh: The country ranks fourth in growth in economically active population.
- ▶ Morgan Stanley has commented: Bangladesh is at the very early stages of an investment boom.
- ▶ The New York Times has termed Bangladesh as "an unlikely corner of Asia, strong promise of growth"...
- ▶ Bangladesh has never defaulted in its debt repayments, nor asked for their rescheduling
- ▶ Bangladesh never posted negative

economic growth during the past 30 years

- ▶ Bangladesh is a homogeneous country with no religious, ethnic or other forms of cultural conflicts.
- ▶ Bangladesh has outstanding records in human rights
- ▶ Bangladesh is one of the largest contributors to UN peacekeeping forces and missions and the records of the forces have been exemplary and laudable

Investment Incentives

- ▶ Corporate tax holiday of 5 to 7 years for selected sectors and areas
- ▶ Accelerated depreciation on cost of machinery for new industries in lieu of tax holiday
- ▶ Avoidance of double taxation under bilateral tax convention
- ▶ Tariff concessions on import of capital machinery
- ▶ Tariff concessions on import of raw materials of the export oriented industries
- ▶ Bonded Warehousing facility
- ▶ Cash incentives and export subsidies ranging from 5% to 20% on the FOB value of selected products
- ▶ Funds for exports promotion, export credit guarantee scheme
- ▶ Permission for domestic sales up to 20% by export-oriented companies outside EPZ
- ▶ Remittance of royalty, technical know-how and technical assistance fees
- ▶ Citizenship by investing a minimum of US\$ 5,00,000 or by transferring US\$ 10,00,000 (non-repatriable), permanent resident by investing US\$75,000 (non-repatriable)

And many more...

WHY BANGLADESH?

A Winning Combination

Bangladesh's winning combination with high connectivity, business-friendly, environment, competitive market and cost structure can give best returns.

Industrious competitive workforce

Bangladesh offers a well-educated, highly adaptive and industrious workforce with the lowest wages and salaries in the region. About 57.3% of the population is under 25, providing a youthful group for recruitment. The country has consistently developed a skilled workforce catering to your needs. English is widely spoken, making communication easy.

Strategic location, regional connectivity & worldwide access

Bangladesh is strategically located next to India, China and ASEAN markets. As the South Asian Free Trade Area (SAFTA) comes into force, investors in Bangladesh enjoy duty-free access to India along with EU, Japan and major developed countries.

Strong local market and growth

Bangladesh has proved to be an attractive investment location with its 153 million populations and consistent economic growth for a decade leading to strong and growing domestic demand.

Low cost of energy

Energy prices in Bangladesh are the most competitive in the region.

Proven export competitiveness

Bangladesh enjoys tariff-free access to the European Union, Canada and Japan. In EU, Bangladesh enjoys 60 per cent of RMG market share and is the top manufacturing exporter amongst 50 LDC countries.



Competitive Incentives

Bangladesh offers the most liberal FDI regime in South Asia, allowing 100 per cent foreign equity with unrestricted exit policy, remittance of royalty and repatriation of profits and income.

Export and Economic Zones

Bangladesh offers export oriented industrial enclaves with infrastructural facilities and logistical support for foreign investors. Building Economic zones is in the process. The Country is also developing its core infrastructures like roads, highways, surface transport and port facilities for a better business environment.

Positive Climate

A largely homogenous society with people living in harmony irrespective of race and religion, Bangladesh is a democratic country enjoying broad bi-partisan political support for private investment. The legal and policy framework for business is favorable for foreign investment.

Investment Protection

The Foreign Private Investment (Promotion and Protection) Act, 1980, provides protection for investment made

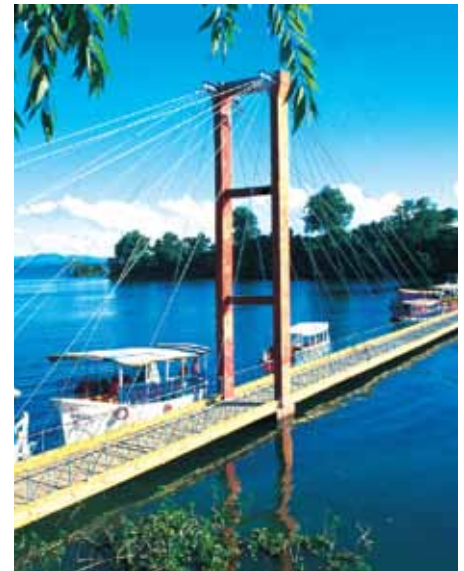
in Bangladesh against expropriation & nationalization; equitable treatment, exit and profit & capital repatriation. In addition, Bilateral Investment Treaties have been concluded with 30 countries.

BOI Services

BOI functions are broadly categorized into three groups: Investment promotion, investment facilitation and policy advocacy.

BOI services also include:

- ▶ Improvement in investment climate
- ▶ Pre-investment information, counseling and welcome services (fast track immigration)
- ▶ Registration of foreign, joint-venture and local industrial projects
- ▶ Approval of foreign commercial offices (branch/liaison/representative offices)
- ▶ Approval of work permit for the foreign nationals
- ▶ Facilitation to import of capital machinery and raw materials etc.
- ▶ Processing of foreign borrowings
- ▶ Facilitation of obtaining utility connections and industrial plots
- ▶ Approval of remittance of royalty, technology transfer, technical know-how and technical assistance fees



- ▶ Online Registration System (ORS) – for registering the project Online
- ▶ Business Laws Website – for disseminating business regulations
- ▶ BOI Online Service Tracking (BOST) – for track the services of BOI Online

BOI has one goal – to make things easier for its clients who are our most important visitors. We need them more than they need us. All our services and delivery system are based on this reality.

*Best wishes to Bangladesh and its people
on the 43rd Anniversary of Independence*

*Give your children an early start with
Bangla language.*

*Admit them NOW and give the advantage of
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Our Objective:

- To conduct Bengali language classes for Bengali students to enable them to offer Bengali as the mother tongue language for national examinations of PSLE, O-Level and A-Level;
- To undertake and support projects and schemes that promote the educational achievements of the Bangladeshis in Singapore;
- To maintain cordial relations with all other communities in Singapore; and
- To promote social, cultural and recreational activities amongst the members and their families.



Bangladesh Language and Cultural Foundation

With the objective of promoting Bangla Language and Culture to the migrant Bangladeshi children across Singapore, BLCF went into inception in December, 2000. The ethnicity of a nation widely depends upon its Language. Hence, from the very beginning BLCF has emphasized on inculcating the new generation of Bangladeshi children to embrace their Mother Tongue 'Bangla' even when they are miles away from their native country Bangladesh.

As we look towards the future, we are committed to making our Bangla Language School accomplish even greater heights than the time of its commencement. In the hope of diversifying our efforts at promoting the language and culture of Bangladesh to other domains of activity, we wish to pay unique emphasis on bringing the 2000years- old rich yet vibrant history of Bangladeshi culture and heritage to the people residing in every nook and corner of Singapore.



BLCF Bangla School is located at Zhangde Primary School, 51, Jalan Membina, Singapore 169485
Contact: 9297 3593 | Email: info@blcfonline.com | Website: <http://blcfonline.com>

PEOPLE NOT SIZE MAKE A BANK “BOUTIQUE”

Knowledge and experience drive our choices. The Asian financial crisis of 1997-98, the Nasdaq crash, and the global financial crisis have changed the way we look at the world. In particular, the GFC dented the banking sector's credibility, especially that of the larger banks and prompted many of Asia's high net worth individuals (HNWIs) to re-evaluate the kind of banking relationships they want.

With the “too big to fail” notion disavowed, many investors have developed a stronger appreciation of risk and an understanding of what smaller private banks – at least those with proven capital strength – can offer them compared to the larger “banks-within-banks” with capital spread across a variety of risks.

“Boutique banking” commonly describes smaller banks but for me this only reflects size – which is subjective – rather than the focus on the kind of relationships inherent to traditional private banking. Increasingly, clients are recognising the importance of tailored advice over a transactional broker relationship. The result is a much more competitive environment among all private banks regardless of size. And smaller banks punching above their weight.

The natural tendency to value deep personal relationships within Asian cultures has been an emotional influence on this transition in thinking; but equally importantly, the region is now populated by experienced Asian relationship managers who have grown with the sector. Interestingly, I've found that the kind of relationship managers who thrive in a boutique private bank are generally very different to their counterparts comfortable within the environment of a larger bank.

Smaller banks need thoughtful and dynamic personalities – hunters almost – because success is built on establishing strong networks. If you have market knowledge but limited networking skills you can be successful in a larger bank where there is an organic inflow of business and much of it managed in a methodical, though highly competent manner. The individual delivers

the competence but the brand can very often be relied upon to communicate the credibility and integrity. In a smaller bank, it is each relationship which establishes that credibility, integrity and confidence; in both the private banker and the bank itself.

Trust is critical to a sustainable private banking relationship. For smaller banks, it's the lifeblood because they don't have the brand visibility that will get many new clients simply knocking on the door. They primarily rely on referrals and without the depth of relationship and absolute trust of their existing clients they won't get very many new ones.

All private banks – large or small, part of a broader financial institution or independent – profess to offer tailored advisory services. What truly differentiates them is the AUM point, more crudely called “share of wallet”, at which they are willing and able to do so. Bigger financial institutions face greater pressure on all sectors of their business – which can mean more focus on tactics that will impact quarterly earnings than on a strategic, long-term approach. The knock-on effect ultimately can reach their private banking clients, especially if there is an opportunity to cross-sell a product from elsewhere within the organisation.

Large banking institutions certainly do offer truly bespoke relationships but only at a certain ultra-high net worth (UHNW) level is this kind of relationship viable. Smaller banks, while still having UHNWs on their client roster can afford to aim lower, initially at least. The emphasis is more on people than product or process and the smaller bank is prepared to wait until the client is comfortable paring back multiple relationships to entrust just one or two banks with their assets.

The future win-win for clients and their banks must be based on deeper relationships and greater trust: On Asia's growing acceptance of the roots and traditions of private banking – where service not size matters in a dramatically changed world.



About BSI

BSI SA is one of the oldest banks in Switzerland and specialises in private wealth management.

It has a strong focus on Asia and has a significant presence in Hong Kong and in Singapore, the largest BSI operation outside of Switzerland.

In this viewpoint, Raj Sriram the Deputy Chief Executive Officer, BSI Bank Limited of BSI Asia, discusses what makes a bank boutique.

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Bangladesh Economic Snapshot

Economic Performance was Stable and Consistent throughout 2013

While 2013 was a challenging year, there were several positives on the economic horizon in Bangladesh. Growth has been consistent at nearly six per cent annually in the past decade, even as human development improved along with economic growth. The country has been maintaining an inclusive development strategy, supported by Bangladesh Bank's (BB) initiative of emphasising socially responsible financing in its everyday activities

The economy expanded by 6.03 per cent rate in 2013, thanks mainly to the construction and manufacturing sectors. The initial budget target of 7.2 per cent proved ambitious amid faltering global economic recovery. Slowdowns in agriculture (2.2 per cent) and service sector (6.06 per cent) were the main causes for the drop in GDP growth rate from 6.23 per cent in 2012. Politically, it was an election year and there was only slight improvement in the provision of energy and infrastructure. The budget for this fiscal has an overall deficit of five per cent of the GDP.

INFLATION

A decline in both food and non-food prices helped to keep inflation under check to keep it to 6.8 per cent. Internationally, demand declined and food stocks rose, pushing prices lower. Non-food prices were kept low because of the monetary policy measures.



BALANCE OF PAYMENTS

The first nine months of 2013 saw a significant surplus in the balance of payments. This resulted from the lower trade deficit and impressive inward remittances. Improved trade balance was a result of the significant rise in exports and falling import payments. Inward remittances increased by 15.9 per cent during the first 10 months of 2013 fiscal. Higher inflow of foreign aid also contributed to the high figure.

INVESTMENT SCENARIO

While a distinctive fall in the share of private investment of 19 per cent of GDP was expected, public investment showed an increase of 7.9 per cent of GDP.

The milestone of 10,000MW power output was achieved after the construction of 57 power plants in the last four years and an additional 33 more in the pipeline. This has helped overcome the power cuts, although consumers will pay a little extra as the fuel for the power plants is imported.

The country's largest fly-over, a 12km public-private partnership (PPP), was inaugurated last October, and is expected to improve road connectivity and ease congestion between the capital and 30 southeastern districts.

The burgeoning readymade garment industry, which contributes to 80 per cent of the country's exports, underwent a major review in the area of health, occupational

THE ECONOMY EXPANDED AT 6.03 PER CENT RATE IN 2013, THANKS MAINLY TO THE CONSTRUCTION AND MANUFACTURING SECTORS

and safety standards in the country's garment factories. However, there was no stopping the bustling industry. Despite the concerns, exports are expected to rise by 20 per cent to \$24 billion this fiscal.

Bangladesh's information technology sector has been drawing plans to develop a vibrant industry. They have reached out to European and American companies through investment networking sessions to bring much needed foreign investment to the IT sector.

In telecommunications, Bangladesh rolled out the 3G or third generation mobile broadband in September 2013. Today the total number of mobile phone subscribers is nearly 114 million. A reduction in sim tax, value-added tax (VAT) applied on 3G spectrum prices, introduction of third generation mobile broadband and availability of low cost handsets have played a vital role to the booming growth in subscription.

PHARMACEUTICAL POTENTIAL

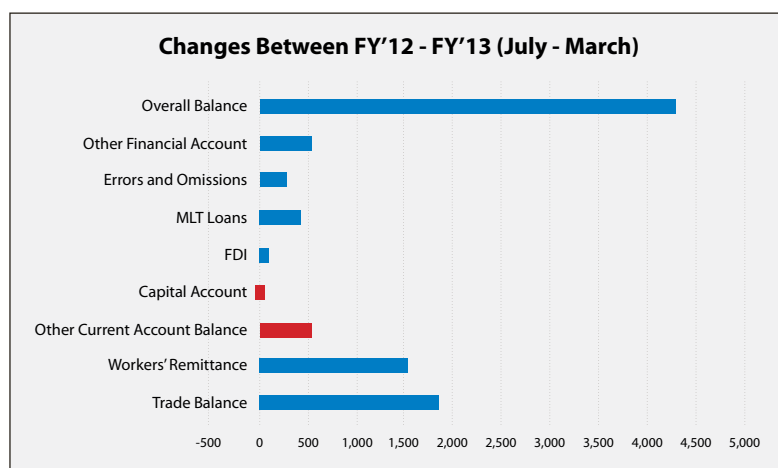
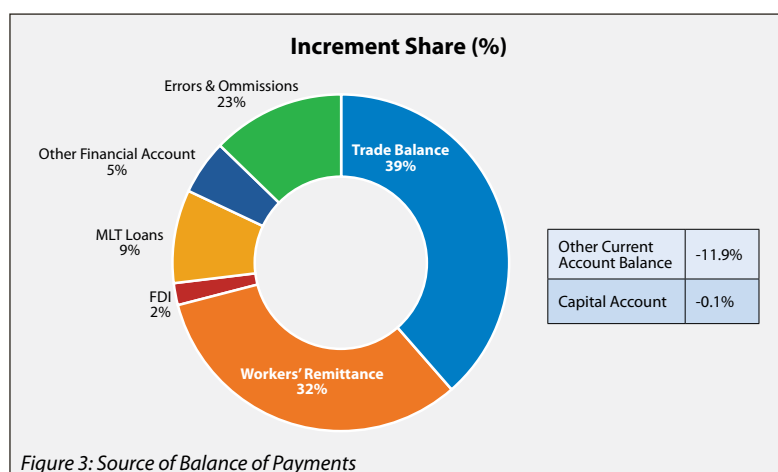
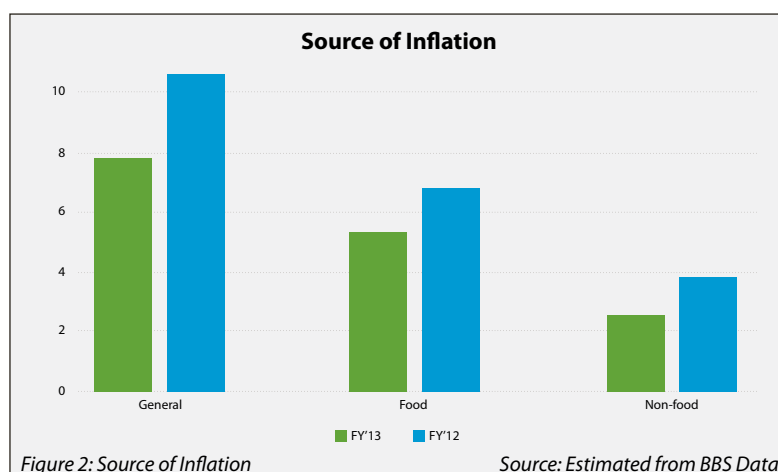
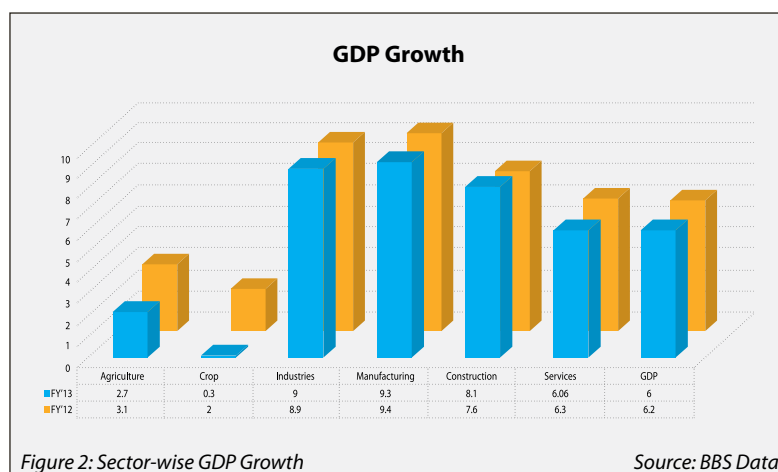
One sector to watch in Bangladesh is pharmaceuticals. Dominated by local companies, it meets 97 per cent of the domestic requirements. With state-of-the-art technology and skilled human resources, this is one of the fastest growing sectors. The domestic market is worth US\$1.1 billion and growing at 24 per cent. The country exports to 87 countries including the United States and European nations. Taking advantage of the TRIPs agreement, Bangladesh is exempted from patent protection and could become a major "generic player" globally.

The small and medium enterprises (SME) sector continues to be one of the main drivers of the economy. More 90 per cent of industrial units are SMEs. Accounting for 40 per cent of the total employment, they contribute to 25 per cent of the GDP. With an improvement to finance provision this year, a lot of impediments have been taken away and SMEs can now have easier access to funds.

OUTLOOK

In their outlook for 2013-2014, the World Bank has forecast Bangladesh's growth at 5.7 per cent, the International Monetary Fund at 5.5 per cent and the Asian Development Bank at 5.8 per cent.

Bangladesh aspires to be a middle income country and aims to increase GDP growth to 7.5 or 8 per cent per year, via accelerated export and remittance growth with a corresponding increase in both public and private investments, and substantial efforts on many fronts. Overall, the country is on track to keep to Prime Minister Sheikh Hasina's Awami League Vision 2021 for Bangladesh that was launched five years ago.



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Bangladesh Trade & Investment Opportunities Seminar

Highlights of the seminar organised by the Bangladesh High Commission together with IE Singapore and the Singapore Business Federation

Bangladesh has strong macro-economic fundamentals and the projection for the country's GDP's growth rate in 2013 was 6.1 per cent. Bangladesh should remain on an even keel as it is on a trajectory of strong economic growth from 2013 to 2017 whereby real GDP is expected to expand on average by 6.3 per cent a year based on steady increases in private consumption and inflow of investment projects.

Private consumption growth is expected to be driven by the robust performance of its agricultural sector, while another factor will be the continuing remittances from the country's diaspora working overseas.

Participants were welcomed by Mr Teo Eng Cheong, CEO of IE Singapore. According to statistics provided by IE Singapore, the island's economic relations with Bangladesh in the area of bilateral trade have been

growing from strength to strength. From July – August 2011, Bangladesh's exports to Singapore were worth about US\$29.3 million (Bangladesh Export Promotion Board). From January – July 2011, Bangladesh imports from Singapore were about S\$1.5 billion.

MOST PROMISING SECTORS

The seminar sought to inform local and Singapore based international companies and financial houses on the various business

and investment opportunities available and focused on the most promising sectors of the country:

- Infrastructure
- Manufacturing
- Pharmaceuticals
- Hospitality
- Service Sector

The seminar's Introductory Speech was given by Bangladesh High Commissioner His Excellency Mahbub Uz Zaman — and Mr. Md.

Ghulam Hussain, Chairman of Bangladesh National Board of Revenue, delivered the keynote address. Other speakers included Mr Shubhashish Bose, Vice-Chairman, Export Promotion Bureau (EPB), who made a presentation “Import & Export Procedures for Foreign Companies.” The following are some of the speakers’ highlights presented at the seminar held on 14 April 2013.

FDI POLICY

Mr Tauhidur Rahman, Director, Board of Investment (BOI) who spoke on the “FDI Policy in Bangladesh”, introduced the country’s framework and incentives. The groundwork was established in 2010 with the National Industrial Policy, which has one of the most liberal policies in South Asia. One of the sectors he singled out for mention is the Medical Sector in Bangladesh. He said healthcare and medical equipment are a growing service sector in Bangladesh with an increased number of medical professionals, institutes, technicians and demand for medical equipment.

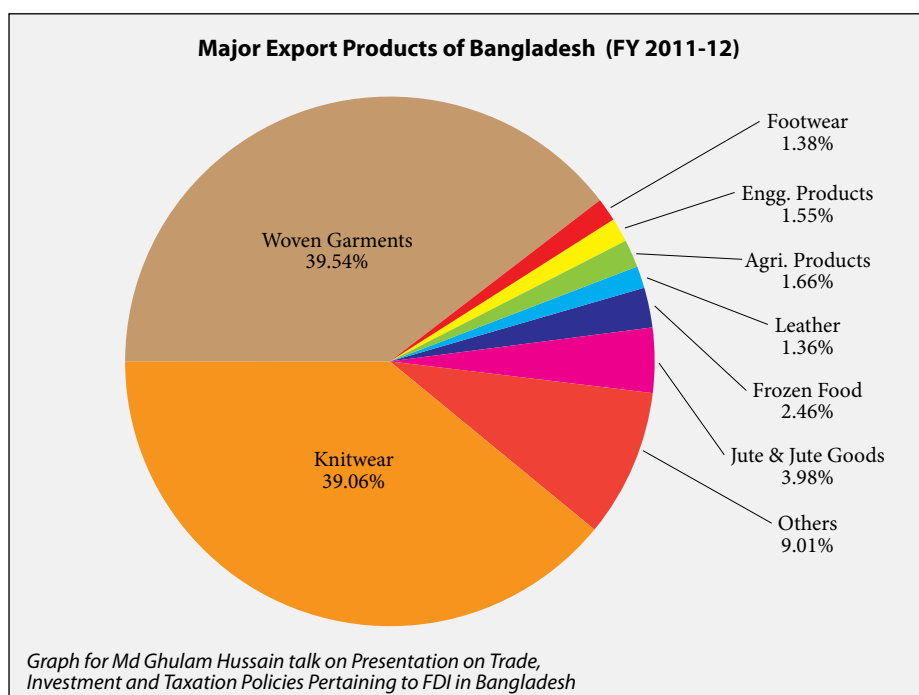
He said currently there is a burgeoning demand for more medical facilities and services in Bangladesh as illustrated by the high numbers of Bangladeshi patients who travel outbound; a total of 128,766 travelled to India, Thailand and Singapore last year. They spent US\$2.04 billion (equal to 1.82% of the country’s total GDP) in just these three countries.

For the medical equipment sector, the BOI provided figures that show demand for medical equipment in Bangladesh was US\$115.2 million in 2011 and rose to US\$121.1 million in 2012, a 21 per cent increase.

AGRICULTURAL SECTOR

Mr Mirza Golam Sabur, Vice-President designate (External Trade Development) Bangladesh Business Chamber of Singapore spoke about the “Opportunities in Agricultural Sector of Bangladesh.” From a Singapore perspective, Mr Jahangir said that great opportunities exist in the sector as universally land is limited but human population is constantly growing — and consequently the demand for food. This, he said, should further influence the odds for a constant demand for food and food security for a country like Singapore.

Mr Mirza highlighted how agriculture is the single most important sector in the Bangladesh economy with 70 per cent of the labour force engaged in the crop sector and more than 50 per cent depending on agriculture for their livelihoods. However, this



sector contributes only 20 per cent to the country’s GDP. Bangladesh currently still has to import over 400,000 tons of rice and 2.5 million tons of wheat annually. Based on this, Mr Mirza argued the case for the huge potential in the agricultural sector as most agro-based products are labour intensive and Bangladesh is able to offer a low cost labour force.

Mrs Rokia Afzal Rahman, President, Metropolitan Chamber of Commerce and Industry (MCCI) spoke on “The Prospects and Opportunities in Expanding Trade and Investment Between Singapore and Bangladesh.” She gave a snapshot of Bangladesh today with trade statistics that showed how bilateral trade between the two countries have increased 300% US\$2.7 billion in 2012 compared to FY 2005-06 of US\$932.03 million. Investment flow during the same period from Singapore to Bangladesh has also more than doubled from US\$73.34 million (in 2011-2012) compared to US\$33.32 million (FY2005-2006). Remittance inflow from Singapore has also increased in the last five years by over 250 per cent reaching US\$311.46 million in FY2011-12 compared to US\$130.11 million in FY2007-2008.

Much of the volume trade she highlighted was concentrated in Singapore exports consisting of refined petroleum products, industrial chemicals, capital machinery, computers and accessories, non-ferrous metals and heavy duty electrical and electronics. Bangladesh exports to Singapore consists of naphtha, readymade garments, jute products, leather and footwear and some fresh vegetables and frozen fish.

WHY INVEST IN BANGLADESH?

- ✓ Risk factors for FDI are the minimum in Bangladesh
- ✓ Bangladesh never posted negative economic growth during the past 30 years
- ✓ Bangladesh has never defaulted in its debt repayments, nor asked for rescheduling
- ✓ Bangladesh has an open, market based economy led by a vibrant and innovative private sector which provides the main stimulus to its growth
- ✓ Bangladesh is a homogeneous country with no religious, ethnic or other forms of cultural conflicts
- ✓ Foreign investment in Bangladesh is secured by law against nationalization and expropriation.
- ✓ Bangladesh is a signatory to ICSID, UNCITRAL, OPIC, MIGA, WAIPA, WIPO and WTO.
- ✓ Local and Foreign investment is given equal treatment
- ✓ 100% foreign equity is allowed along with unrestricted exit.
- ✓ Bilateral and multilateral investment agreements ensure protection of investment.

SKILLS TRAINING NEEDED

Mrs Rokia Afzal Rahman started her talk with how Bangladesh is ready to be “The Next Asian Tiger”, as the country offers a winning combination of a large market for GSP facilities, a government that has pro-business policies and an economic cost structure for very attractive returns. The manufacturing sector in particular offers great potential said Mrs Rokia — thanks to an elite entrepreneur class made up of large conglomerated with international corporate practices. She also pointed out the increased purchasing power of the country’s growing middle and upper middle classes and the proliferation of brand names in food, fashion, toiletries in urban as well as rural areas of the country. Geographically, Bangladesh is situated in ‘Chindia’ — between China and India, two of the world’s fastest growing economies. She ended her presentation by highlighting areas of possible cooperation and said, “Bangladesh welcomes skills training for Bangladeshi professionals by Singapore institutions; technical assistance for capacity building in areas like climate change, mitigation and adaptation and finally, joint ventures in processing technology for re-export to third countries.”

TRADE POLICY

In his presentation on ‘Trade, Investment and Taxation Policies Pertaining to FDI in Bangladesh,’ Mr Md Ghulam Hussain said the main thrust of the country’s Trade Policy lies in an export-led growth strategy dating back from the 1980s; Bangladesh has an open market and liberalised trading system in keeping with WTO guidelines; it is gradually reducing tariffs and the Government is supportive in the facilitation of trade.

He also touched on Foreign Direct Investment incentives offered by the Government. They include:

- 100% Tax Holiday in the first 2 years, 50% next 2 years and 25% in the 5th year
- No ceiling on foreign investment in manufacturing
- Foreign investors have access to loan facilities from local banks
- Full repatriation of capital and profit
- Five-year multiple visa for potential investors
- Bonded warehouse facilities for raw materials to be imported for exports
- Avoidance of double taxation
- Tax exemption on royalties, technical know how and technical assistance fees and full repatriation



- Tax exemption on interests on foreign loans
- Tax exemptions on capital gains from transfer of shares by the investing company
- Remittances of up to 50% of salaries of the foreigners employed in Bangladesh and facilities for repatriation of their savings and retirement benefits at the time of their return
- No restrictions on issuance of work permits to project related foreign nationals and employees

The seminar ended on an interesting note with a presentation by Pacific International Lines (PIL) Executive Director, Mr William Tay who shared PIL’s experience as a Singapore company operating in Bangladesh. PIL had entered into the only offdock joint-venture in Bangladesh with the Karnaphuli Group called K&T Logisitcs. Mr Tay shared some of the lessons PIL learnt on ‘Doing Business in Bangladesh’ was to choose the right partner; and management had to ‘think local’, seize the opportunities presented in the country and there must be a relatively stable political environment.



Mustafa's Success in Bangladesh

Singapore retailer creates impressive impact in country's retail sector

In just little over two years since Mustafa Centre started operations in Bangladesh with an initial investment of Tk 2.0 billion, the company has expanded its store in Bashundhara Shopping Mall in Dhaka with new floors devoted to jewellery and have become well known for introducing international branded goods at reasonable prices. Just like its parent store in Singapore, it is providing a one-stop shopping convenience for a wide variety of quality merchandise.

According to company sources, Mustafa will be increasing its foothold and investments in Bangladesh by acquiring existing shops and showrooms. Mr Mohibul Haq, Mustafa Centre’s Head of Accounts and Administration, told the Bangladesh Financial Express (FE) last year that the store’s reputation and image of wide shopping space, huge collection of internationally known products at reasonable prices have helped them attract customers. He said when the store opened in December 2012, “We sold products worth Tk 0.5 million on the first day of operation and now it has risen to around Tk2.0 million per day which proves that the customers trust the company.”

Shoppers interviewed by FE confirmed how they are drawn by the large range of products that are now available locally at more competitive prices. They also feel more confident that the goods sold there are genuine and are of good quality.

The EPZ Advantage

Export Processing Zones boost economy and improve lives

Whether it is auto accessories, fashion clothing or camera parts, there is one preferred destination that appears to be common to manufacturers. Bangladesh! Many brands such as Nike, Reebok, GAP, Tommy Hilfiger, Adidas, Konika, Nikon, Fuji, Olympus, Sony, Nissan, Mitsubishi, Hino – just to name a few – have flocked to the country to benefit from the incentives offered by the Export Processing Zones.



Businesses from 37 countries have so far invested in the eight EPZs at Adamjee, Chittagong, Comilla, Dhaka, Ishwardi, Karnaphuli, Mongla, and Uttara. With a congenial investment climate, free from cumbersome procedures it's no surprise the EPZs have been a resounding success.

The Bangladesh Export Processing Zones Authority (BEPZA) facilitates any foreign direct investment (FDI) and works as a single-window advisory for the EPZs. The primary objective of the BEPZA is to promote, attract and facilitate foreign investment in these zones.

And the EPZs are doing remarkably well. Despite various challenges like the global economic slowdown, the EPZs have put up a fine showing, both in terms of return on investment and level of exports for the eight EPZs, for the first half of the current fiscal (2013-14).

EPZ GROWTH FIGURES

Together, the eight Export Processing Zones (EPZs) in the country posted a 26.50 per cent growth in investment in the first

half of current fiscal compared to the same period the previous year. Enterprises, both operational and under implementation, received a total of US\$190.23 million in the first half of 2013-14 as against US\$150.37 million in previous fiscal. Of that total, the Dhaka EPZ topped receipts with US\$63.92 million, followed by Chittagong which received US\$44.90 million. As of December 2013, the cumulative investment in the country's EPZs stood at US\$2975.71 million.

Between July and December 2013, exports from the eight EPZs jumped almost 16 per cent compared to the same period the preceding year. A total of US\$2598.56 million worth of goods were exported from all the EPZs, against US\$2240.87 million for the same period in previous fiscal.

With about earnings worth about US\$1126.48 million, Chittagong EPZ topped the list, followed by Dhaka which exported US\$884.77 million worth of goods.

INDUSTRY SECTORS

At present some 425 industrial units are operating in the EPZs with 136 another in

different stages of implementation. Over 381,000 Bangladeshis, 64 per cent of them female, work in the EPZs.

The low cost of labour and production combined with investment enabling policies by the government has made EPZs in Bangladesh a bonanza for investors. Operational and documentation procedures are minimal and investors only need to deal with BEPZA who provide all the services. Investors can use plots provided to them on a lease for 30 years after which it is renewable.

The EPZs also do their best to be as environment friendly as possible. All EPZs have effluent treatment plants minimizing any possible risk to the environment. Recently the Chittagong Waste Treatment Plants, located inside the Chittagong Export Processing Zone, was given an award for helping the EPZ maintain a sustainable operating environment through its industrial waste management services.

Last year BEPZA sanctioned US\$240million for 25 new industries. It is expected to create about 35,000 jobs for the locals. They will produce yarn, agro products, steel tubes, rice bran oil and footwear are some of the new industries sanctioned.

The changing global economic scenario is prompting investors from developed countries to reassess their strategies. Given its advantages of cheap labour and infrastructure costs, Bangladesh has an edge compared to investment destinations like Thailand, Sri Lanka Cambodia, the Philippines, Vietnam and Indonesia.

Three new towns - Sherpur, Mirershorai and Anwara – were recently identified for possible EPZs in a study conducted by the Japan Development Institute, with financing from the World Bank and the British government. The Sherpur facility could be ready by 2018 as much of the infrastructure for the EPZ is already in place.

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REVE Systems is a software solutions provider offering Mobile VoIP, Softswitch & Billing and Bandwidth Optimization solutions to VoIP and IP Communication Service providers.

ACCORD for RMG Workplace Safety

Bangladesh signatory to global pact on workers' welfare and safety in RMG industry

There have been several incidences of housing units being used as Ready Made Garment (RMG) 'factories.' While the Bangladesh Government is currently inspecting many of these places, an RMG umbrella group has also come up with an initiative to have their own safety checks and balances in place.

Over 150 global brands and retailers, along with the industry stakeholders, have worked out the 'Accord' which has its own fire and building safety checks. The Bangladeshi Government, the European Parliament, the International Labour Organisation (ILO) and numerous organizations representing garment workers support the Accord.

It is a legally-binding, five-year arrangement wherein outsourcing companies have even agreed to bankroll safety inspections or loan money for factory upgrades. It recognises a central leadership role for worker representatives and gives them a seat at the decision-making table. This is also a reflection of the transparent cooperation between labour and management.



UNIFORM STANDARDS

A uniform set of standards, based on the National Action Plan on Fire Safety (NAP), Bangladesh National Building Code and some additional conditions, will be followed for inspecting the factories irrespective of their location. An independent safety inspector along with a team will carry out inspections on workplace safety standards. Initial inspection of each factory covered under the agreement, shall be carried out by mid-2015. Factory owners will then have to implement any corrective actions suggested following the inspections. Those corrections have to be completed to a mandatory and time-bound schedule.

An extensive training program for workers, managers and security will be set up according to the agreement. Delivered by personnel skilled in fire and building safety, it

will cover basic procedures and precautions, as well as enable workers to voice concerns.

The overall administration and management of the programme will be developed by a Steering Committee consisting of representatives from trade unions, the companies, and a representative from the ILO. The Steering Committee will also try and resolve any dispute between the stakeholders. Concerns of factory owners over the use of automatic sprinkler system, fire escapes and fire doors are being addressed. Also being looked into is the future of the factories located at shared and rented buildings, the remediation plans and funds required for that.

Those intending to be part of this arrangement will have to develop and agree on an implementation plan within 45 days of signing the agreement.

Some US retailers have chosen not to join the Accord. Instead they have drawn up an "Alliance" agreement. They will inspect supply chain factories through their own experts. And they are not required to fund the renovation or repair of factories. The Alliance has the support of the National Retail Federation, the American Apparel and Footwear Association and the Retail Council of Canada.

There are efforts to integrate both the initiatives with Accord inviting all stakeholders to work together. In the final analysis this is a step forward in protecting the workers, their environment and improving the safety of the Bangladesh's RMG sector. Industry leaders all agree that to be successful, it is important to achieve coordinated decision-making and implementation measures.



Bangladesh Society: Vibrant & Growing

The country's democratic and social development keeps pace with its economic growth

Bangladesh is a growing democracy. The latest elections on 5 January 2014 went off smoothly and the Awami League party won 231 seats, an absolute majority, ensuring continuity of economic and social programmes.

The democratic process appears to be maturing and is a testament to the leadership of three-time Prime Minister Sheikh Hasina. He was elected Leader of the House in the 10th parliament session which began on 29 January.

Bangladesh was fortunate that external influences on the Bangladesh economy did not heavily impact upon the country, with most of the economic indicators staying at reasonable levels with a thriving entrepreneurial sector contributing significantly to the health of the economy. Demonstrating extreme resilience, the country's entrepreneurs met with their exports commitments, resulting in an 18 per cent year-on-year growth in the first half of the fiscal year.

Agriculture, SMEs and other socially responsible sectors found easy credit support thanks mainly to Bank Bangladesh's initiative in promoting inclusive financing. The aim is to maintain price and macro-financial stability. The Bank has extended special privileges to the leather and ceramics sectors. Private and public banks are encouraged in these efforts. Mobile phone banking is also making it a lot easier, in a cost effective manner, for borrowers.

A model country for inclusive growth, Bangladesh has already met some of its Millennium Development Goals (MDGs). Out

of the eight MDGs, Bangladesh has achieved the targets of poverty gap ratio, attaining gender parity at primary and secondary levels of education, under-five mortality rate reduction, prevention of malaria, containing HIV infection with access to antiretroviral drugs, children under-five sleeping under insecticide-treated bed nets, and detection and cure rate of tuberculosis under DOTS (Directly Observed Therapy Short course) for TB therapy.

The poverty rate for example, fell from 56.7 per cent in 1991-91 to 29 per cent in 2012, while primary school enrolment rate increased to 98.7 per cent. According to the World Bank, per capita GDP in Bangladesh rose from US\$598 in 2009 to US\$752 in 2013 – more than a US\$205 jump in four years.

STEADY GROWTH

Economically, there has been a steady growth about five per cent in the GDP over the last two decades. The consistency and predictability of that growth is what investors are closely watching. That growth mainly comes from exports and government statistics showed export growth maintaining a range of 15 per cent in the last few years. Both the availability and low cost of labour is attractive to investors. Bangladesh is also located in between two leading economies of the world, China and

India, and close to important commercial hubs in Asia like Singapore, Bangkok, Hong Kong and Kuala Lumpur.

Added to that is the huge remittance flow from Bangladeshi migrants around the world. A reasonable foreign exchange reserve, balance of payments surplus and sound macro-economic management have kept the country fairly buoyant. The country is self-reliant in agriculture, thanks to its extremely fertile soil. Domestically, Bangladesh has a growing middle class, which is expected to be the economic driver.

INFRASTRUCTURE DEVELOPMENT

As Bangladesh aims to become a middle income country by 2021, investment in infrastructure is crucial. Bangladesh's sixth five-year plan (2011-2015) stresses the need to triple investment in infrastructure development from 2% to 6% of GDP.

There are ongoing projects in the power sector, as well as for the construction of highways, bridges, roads, ports and railways. The government arranged a US\$8.6 billion 'soft loan' from China for 14 infrastructure projects. This includes a massive barrage across the Ganges River in Rajbari. Apart from generating 113 megawatts of hydroelectricity, it will help to stop salinity creeping in to the southwestern region. Over 50 lakh hectares



of land could also be brought under cultivation.

Also in the works, a rail bridge over the Jamuna river and a high-speed straight, "chord" train line between Dhaka and Comilla which will ease population pressure in the capital. A multi-lane tunnel under the Karnaphuli River has already been approved. Beijing has sought an exclusive economic zone on a thousand acres of land by the Karnaphuli, keeping in view lower labour costs in Bangladesh.

The World Bank has approved US\$600 million in concessional financing to improve the quality of electricity supply in the rural areas. The aim is to reduce technical losses and ensure that a greater percentage of electricity generated is reached to rural consumers. Bangladesh's rural electrification program is recognized globally as one of the most successful programmes in the region.

Also lending for the much-needed infrastructure projects is the Asian Development Bank, offering US\$110 million to the state-owned Infrastructure Development Company Ltd for power generation, water and sanitation, transportation, and information technology projects.

The Japanese International Cooperation Agency (JICA) is extending support to help garment factory buildings to improve their safety standards. Great attention has been paid to the issue of fire and building safety standards. All stakeholders including the government - have vigorously addressed occupational health and safety standards in the sector. The Bangladeshi government has identified a few key business sectors in which the country could have an edge over other nations. In addition to the garment sector, ICT services, pharmaceuticals, agro processing and leather products have been pinpointed as high-performance areas.

IT SECTOR

The ICT sector for instance, is witnessing a flurry of activity. To improve the connectivity of 18,000 upazila (sub district) and district offices, the government will use fibre optic and microwave connectivity of the Bangladesh Telecommunications Co Ltd in a single internet network; 30 offices of each of the 487 upazilas and 55 offices of each of the 64 districts will be provided equipment including video conferencing units. About 25,000 tablet PCs will be provided to government employees and a computer lab established in 12 public universities.

Under the Ministry of Information and Communication Technology's "Leveraging ICT for Growth, Employment and Governance (LICT) Project" 4,000 selected youths will be trained as First Track Future IT Leaders (FTFLs) to provide them jobs in the IT industry. The government plans to create 34,000 direct and 120,000 indirect jobs in IT and ITES companies under the LICT Project.

The country's first search engine www.pipilika.com went online last year. It was developed by the engineers at the Shahjalal University of Science and Technology, Sylhet, in collaboration with Grameenphone IT Ltd.

There is much to look forward to in the future of Bangladesh. The consistent GDP growth for the last 20 years, the export growth, the stability factors, improvement in social indicators, buzz in various industry sectors – all point to brighter prospects for the country.

LATEST NEWS FLASH

Combating Money Laundering



As a result of Bangladesh's significant progress against money laundering and combating terror-financing in the past few years, Paris-based international organisation, the Financial Action Task Force (FATF)

delisted the country from its "Grey List". This means FATF will stop its monitoring under its on-going compliance process as the legal and regulatory framework requirements are being met. The United States also praised Bangladesh's anti-money laundering drive and the commitment of the government. The Government introduced several rules and regulations, among them the Money Laundering Prevention Act 2012, Mutual Legal Assistance on Criminal Matters Act 2012 and amendment to Anti-Terrorism Act 2009 in alignment with international standards. The government also formed a national coordination committee to make policies and directives on anti-money laundering and combat financing of terrorism and established Bangladesh Financial Intelligence Unit (FIU) to facilitate exchange of information and intelligence to this end.

Machine Readable Passports



All Bangladeshi passports will be machine-readable, under new plans. The government will provide all expatriates with Machine Readable Passports (MRP) by November 2015, the deadline set by the International Civil

Aviation Organisation (ICAO). State Minister for Home Affairs Asaduzzaman Khan told Parliament that issuing MRPs for Bangladesh citizens abroad has already started. It is expected that all Bangladesh citizens working abroad will get their MRPs by March 2015. However, all existing traditional passports will be honoured as a bona fide travel document until their expiry dates.

World's Largest Flag



Bangladesh will be in Guinness World Records for forming the world's largest human flag. On Victory Day on 16 December 2013, a total of 27,117 people held the flag together for at least five minutes. Thousands of

students, armed forces personnel and government officials held up red and green coloured placards in Dhaka's National Parade Ground to create the huge Bangladeshi national symbol. Victory Day commemorates Bangladesh's independence from Pakistan on December 16, 1971. This came after a nine-month war in which nearly three million people died. The government is now eyeing another entry. An initiative is underway to assemble thousands of enthusiastic people at the National Parade Squad in Dhaka on March 26.

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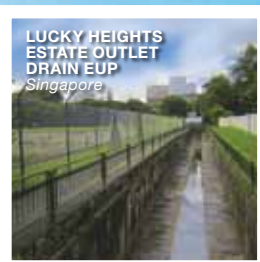
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MEINHARDT



NGOs & Civil Society in Bangladesh

Working together with the Government, NGOs have branched from their traditional roles in assisting in relief and rehabilitation areas, to now also contribute to other areas of civil society

In the past, a series of natural disasters provided the impetus for the establishment of what is today one of the largest Non-Government Organization (NGO) sectors in the world. Since the 1940s these NGOs have grown and now successfully contribute to almost all aspects of civil society. With a remit now reaching way beyond disaster-relief NGOs assist the government in areas as diverse as; the establishment of many multi-purpose cooperatives, free quality health care, education, employment opportunities, women empowerment and rights advocacy, among others. The Government has also assisted in their development. For example, since 1955 the state bank has been making agricultural loans to cooperative NGOs.

An Asian Development Bank (ADB) report on 'NGOs and Civil Society in Bangladesh' described how over time NGOs have increasingly shifted the thrust of their work towards social and economic development of vulnerable groups. Moving beyond relief and rehabilitation, new organizations have emerged to undertake work in the delivery of various services, particularly in the fields of health and education. In 1987, the Association for Social Advancement (ASA) was established to serve the less fortunate and played an important role in commercializing microfinance in the country. Over the past years, the ADB report has also noted a marked trend of NGOs acting as service providers, acting in effect as consulting firms.

GOVERNMENT ASSISTANCE

According to the NGO Affairs Bureau website, almost 2,300 NGOs have been

registered in the country under various Acts with the highest number being registered under The Societies Registration Act, 1980.

The Bangladesh Department of Social Services registers and assist NGOs who render

NGOS WORKING TOGETHER WITH THE GOVERNMENT, HAVE FOUND A CONSTRUCTIVE ROLE TO PLAY IN THE DEVELOPMENT OF THE NATION.

welfare service and also dispenses public funds under a government assistance program to social welfare NGOs. The Department also works with NGOs to develop their constitutions and make recommendations on internal governance standards. All registered NGOs must file annual reports and audited accounts at the end of every year and are subject to inspection by the Department.

Another government department that offers assistance is the country's Department of Cooperatives which is the principal government organization responsible for the promotion, development, and registration of



NGOs have helped in rural women empowerment programmes. Source CCIH.org

cooperative societies in Bangladesh. It works directly under the supervision and control of the Rural Development and Cooperative.

Finally, the NGO Affairs Bureau (NGOAB), set up in the Prime Minister's Office in 1990, is assigned by the Government to oversee the Foreign Donation Regulation (FDR) and Foreign Currency Regulation (FCR) Ordinances.

NGOs working together with the Government have found a constructive role to play in the development of the nation. Today, NGOs in Bangladesh have become a formidable force for change. They contribute in many diverse areas: in traditional roles such as relief and rehabilitation, all the way through social welfare and microcredit loan programmes, education to even providing much-needed job opportunities and stimulating small-enterprise development. The ADB report states that they have successfully inspired and equipped people from a traditionally agricultural society to pursue non-farm livelihoods.

Takht Sri Hazoor Sahib; Sri BRAC also undertakes community empowerment projects like local radio to change lives. Credit Source BRAC Sahib; Sri Damdama Sahib



Companies Behind the Bangladesh Brand

The private sector has worked hard and energetically to build up the country to be the next Asian Tiger

Corporate magazine Bangladesh Brand Forum acknowledges how the Bangladesh economy is driven by local corporations and promotes the branding ethos to transform Bangladesh. Following is a showcase of leading Bangladesh companies which have contributed – collectively — to the successful branding of a dynamic nation

BEXIMCO GROUP



The BEXIMCO Group is one of the largest private sector groups in Bangladesh and was founded in the 1970's by two brothers, Ahmed Sohail Fasiur Rahman and Ahmed Salman Fazlur Rahman. The Group evolved from a commodities trading company to a diversified group in industry sectors, accounting for nearly 75 per cent of Bangladesh's GDP. It's corporate mission is "Taking Bangladesh to the world".

BEXIMCO's flagship platform now has operations and investments across a wide range of industries including textiles, trading, marine food, real estate development, hospitality, construction, information and communication technologies, media, ceramics, aviation, pharmaceuticals, financial services and energy. BEXIMCO is the largest employer in the private sector in Bangladesh and employs over 48,000 people worldwide.

www.beximco.org/index.php

SQUARE PHARMACEUTICALS LIMITED



SQUARE
PHARMACEUTICALS LTD.
BANGLADESH

SQUARE today symbolizes a name – a state of mind. But its journey of growth to prosperity has been no bed of roses. From its inception in 1958, it has today burgeoned into one of the top conglomerates in Bangladesh. Square Pharmaceuticals Ltd., the flagship company, has been holding a strong leadership position in the pharmaceutical industry of Bangladesh since 1985 and is now on its way to becoming a high performance global player.

SQUARE Pharmaceuticals Limited has extended its range of services on to the highway of the global market. It pioneered exports of medicines from Bangladesh in 1987 and has also been exporting antibiotics and other pharmaceutical products. This extension in business and services has further enhanced the credibility of Square Pharmaceuticals Limited.

www.squarepharma.com.bd

ACI LIMITED



ACI Limited

ICI Bangladesh Manufacturers Limited was a subsidiary of world renowned multinational ICI Plc listed public limited company under the Dhaka Stock Exchange. In 1992 ICI Plc divested its shareholding through a management buyout and the company name was changed to Advanced Chemical Industries (ACI) Limited. ACI Formulations Limited, a subsidiary of ACI, became a public listed company through direct listing.

ACI's mission is to achieve business excellence through quality by understanding, accepting, meeting and exceeding customer expectations. ACI follows International Standards on Quality Management System to ensure consistent quality of products and services to achieve customer satisfaction. ACI also meets all national regulatory requirements relating to its current businesses and ensures that current Good Manufacturing Practices (cGMP) as recommended by World Health

Organization. ACI has been accepted as a Founding Member of the Community of Global Growth Companies by the World Economic Forum the prestigious business networking organization. ACI has diversified into four major strategic business divisions which include Health Care, Consumer Brands, Agribusinesses and Retail Chain.

www.aci-bd.com

BRAC BANK



BRAC Bank's corporate vision is to build a profitable and socially responsible financial institution focused on market and business growth potential — thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh. It is driven by a corporate mission that focuses on sustained growth in the Small & Medium Enterprise sector; continuous low-cost deposit growth with controlled growth in retail assets; corporate assets to be funded through self-liability mobilization and growth in assets through syndications and investment in faster growing sectors. It also endeavours to continue increase non-funded income and maintain a steady profitable growth.

It has been successful in achieving efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and the Bank's other products and services; the Bank manages various lines of business while keeping a diverse team in a full controlled environment with no compromise on service quality.

www.bracbank.com

GRAMEENPHONE



The shareholders of Grameenphone contribute their unique, in-depth experience in telecommunications development. It is a joint venture enterprise between Telenor (55.8 per cent), the largest telecommunications service provider in Norway with mobile phone operations in 12 other countries, and Grameen Telecom Corporation (34.2 per cent), a non-profit organization of Bangladesh.

The other 10 per cent shares belong to general retail and institutional investors.

The technological know-how and managerial expertise of Telenor has been instrumental in setting up such an international standard mobile phone



operation in Bangladesh. Being one of the pioneers in developing the GSM service in Europe, Telenor has over the years also helped to transfer this knowledge to the local employees. The international shareholder brings technological and business management expertise while the local shareholder provides a presence throughout Bangladesh and a deep understanding of its economy. Both are dedicated to Bangladesh and its struggle for economic progress and have a deep commitment to Grameenphone and its mission to provide affordable telephony to the entire population of Bangladesh.

Telenor

Telenor is one of the fastest growing providers of mobile communications services worldwide with ownership interests in 12 mobile operators across Europe and Asia. Telenor is organised into three business areas; Mobile operations covering 12 countries, and Fixed-line and Broadcast services covering the Nordic region. Telenor holds 55.8 per cent of Grameenphone, with Grameen Telecom Corporation owning the remaining 34.2 per cent. The rest of the shares belong to general retail and institutional investors. Telenor has played a pioneering role in development of cellular communications in Bangladesh.

Grameen Telecom

Grameen Telecom, which owns 34.20 per cent of the shares of Grameenphone, is a not-for-profit company in Bangladesh established by Professor Muhammad Yunus, a winner of the Nobel Peace Prize 2006. GTC's mandate is to provide easy access to GSM cellular services in rural Bangladesh and create new opportunities for income generation through self-employment by providing villagers, mostly to the poor rural

women with access to modern information and communication-based technologies.

Website: www.grameenphone.com

OTOBI



From humble beginnings in the corporate furniture realm to the spectacular escalation into the lifestyle giant that it is now, Otobi's story of success spans over 37 years. Providing holistic space solutions catering to all spheres of daily life, Otobi is well on its way to rising up to the ranks of Asia's top three brands by 2020. With creative reinvention pulsating through the entire organization, Otobi has set out to revolutionize the entire retail scenario in Bangladesh and beyond.

www.otobi.com

RAHIMAFROOZ



In the early 1940s, Mr Rahim started a small scale commercial trading company on his own. He moved to Chittagong in 1947 and started afresh there with very little capital and by 1950, he established another trading concern dealing in various items. This proprietary business was formally incorporated on April 15, 1954 as Rahimafrooz & Co which is also its "Foundation Day".

Over the decades, Rahimafrooz has grown in size, scale, and diversity. The Group today has Eight Operating Companies (SBUs), a few other business ventures, and a not for profit social enterprise. As of 2013, the Group currently employs more than three thousand people directly and a further twenty thousand indirectly as suppliers contractors, dealers and retailers. Rahimafrooz operates

in four broad segments – Storage Power, Automotive & Electronics, Energy and Retail.

It has strengthened its market leadership at home while reaching out to international markets. Ranging from automotive after-market products, energy and power solutions, to a world class retail chain – the team at Rahimafrooz is committed to ensuring the best in quality standards and living the Group's five core values – Integrity, Excellence, Customer Delight, Innovation and Inspiring People. Rahimafrooz has been a partner in the development journey of this nation for almost 60 years.

www.rahimafrooz.com

REHAB



As the number of companies increased in the housing sector it was necessary to form a trade association of Real Estate developers to protect the overall interests of the sector. To strengthen the role of real estate sector Real Estate & Housing Association of Bangladesh (REHAB) was formed with only 11 members in 1991. The objective of REHAB was to promote formal private sector Real Estate Development in Bangladesh.

REHAB is the only trade organization of Real Estate Developers with a membership of about 300 developers. All major institutionalized Developers are members of this organization. REHAB is also the "A Class" member of the Federation of Bangladesh Chambers of Commerce and Industry (FCCI). In the recent years REHAB has played a very significant role in nation building through Real Estate Development by its members. The members of REHAB contribute a large amount of revenue to the Government exchequer in terms of Registration Cost, Income Tax and Utility Service Charges.

REHAB organizes its most colorful annual event — the REHAB Housing Fair, each year in Bangladesh for the member developers, financial institutions and building material providers. It has already successfully completed three Housing Fairs during 2001, 2002, 2003, 2004 & 2005 at Dhaka Sheraton Hotel Complex. To foster the growth of Real Estate Sector REHAB was keen to organize a Housing fair abroad to cater to the needs of Bangladeshi citizens, who are scattered in different countries, so that they can buy apartments, land and commercial spaces in their home country. Keeping this in mind the first-ever Housing Fair abroad was organized by REHAB in 2004 in New York, USA.

www.rehab-bd.org

SYSTEMS SOLUTIONS & DEVELOPMENT TECHNOLOGIES LIMITED (SSD-TECH)



SSD-TECH is a renowned software development company operating in Bangladesh and in various countries across the globe. Since its inception in 2004, it has proved its excellence by providing solutions of superior quality to large and small enterprises, Banking and Non-Banking Financial Institutions and Telecom Operators. After a few years of successful operation within the country, SSD-TECH set its footprint in the international market in 2007 by establishing its Asia Pacific Regional subsidiary in Malaysia where it has achieved the prestigious MSC status. In 2010, SSD-TECH established another subsidiary in United Kingdom to serve its European clients. Today we operate in six different countries across the globe with liaison offices in Nepal, Bhutan and South Africa and corporate office in Bangladesh.

The company's success lies in creating and nurturing knowledge-base structures rather being a mere technology partner of the businesses. Such transformational IT solutions pave the way for the company to provide enterprises its core capabilities with a commitment to quality and a global presence to deliver a wide range of solutions and services, 24/7.

www.ssd-tech.com

ASCENT GROUP



In 1977, an ambitious and determined woman, Mrs Yasmeen Murshed, founded 'Scholastica' school - a purposeful response to the need for an organized school-leaving course in Bangladesh using English as the medium of instruction. In the 30 years that have followed, Scholastica has become an established institution that Mrs Murshed had envisioned becoming the largest, most highly-regarded English-medium school in Bangladesh.

The school also spawned a group of other companies that were multiple drivers of growth for the Group, in the retail, technology, design and construction, training, and transportation sectors.

Both parent and member companies such as Office and Home Solutions, SPEED, Etcetera, Scholastica Transport Services, Printcraft and Imagine Technologies Bangladesh Ltd share the same desire to make international lifestyles and services accessible to the citizens of Bangladesh. To render a shared identity to this close-knit group of companies, the Ascent Group was established.

www.ascent-bd.com

ENERGYPAC POWER GENERATION LTD



Energypac was founded in 1995 and established itself as a major supplier of standby and base load generators, low voltage electrical accessories, busbar systems and luminaries and fixtures including energy saving lamps in a commitment to conserve energy. The company aims to provide reliable, safe, and environmental friendly power to the industrial, commercial, and residential facilities of Bangladesh and has indeed, succeeded in significantly contributing to the country's power engineering, management, generation and distribution system. CIPP,



one of the core businesses of Power Gen, has earned the company a total of 162MW gas engine power plant projects on turnkey basis. A total of 173.31MW of its Diesel generators within the range of 30Kw and 1400Kkw are in trouble free operation nationwide.

It has also formed an Oil & Gas Division in association with international companies such as Parker Drilling Company, Messina Incorporated, Emme Gas and aims to provide service and support to Oil & Gas Exploration, Production, Transmission and Distribution sector of Bangladesh including CNG refueling station etc. Energypac Power Generation Ltd has taken up another recent project of importing and marketing China's largest selling brand, JAC automobiles.

www.energypac.com

IBRAHIM GROUP



The Ibrahim Group was established by Mr Ibrahim Mia in 1940 in Bangladesh and was first involved in the tobacco industry. Since then, the Group has come a long way and is today an aggressive business group in diversified activities in the fields of:

- Textiles (spinning, processing, readymade garments)
- Property Development (commercial and residential development)
- Rubber Industries (tyres & tubes, footwear)
- Commodity Trading (cotton, wheat, sugar)
- Tobacco industries.

www.ibrahimbd.com

SEAMARK GROUP



Seamark was established in 1976 and has grown from a traditional family business to a conglomerate today. It is now one of the leading processors and exporters of a wide range of seafood products serving a huge customer base worldwide. For example, Seamark is one of UK's leading importers and processors of shrimps. In 2000, Seamark opened a fully-fledged £10 million processing plant in Chittagong that also created 1,000 new jobs for the local community. Seamark offshoot, IBCO Food Industries, opened in 2006, to meet increasing demand for vegetables, fruits, finger foods and seafood. Its operation in Bangladesh processes products ranging from its traditional shrimps to poultry, dry foods, finger foods, frozen fruit and vegetables.

The group's other operations in

Bangladesh include a shrimp processing line, a hatchery and its own deep sea fishing fleet. In 2006, Seamark spent almost £12 million in its new headquarters in New East Manchester. Today Seamark is a worldwide operation with a staff of 2,000 across the globe. Seamark's customers include many of Europe's leading multiple retailers, food industries, wholesalers and distributors, including Carrefour, Metro, Makro, Costco and Brake Brothers. Its products are also used in the catering operations of a number of major airline operators.

www.seamark.co.uk

DATASOFT SYSTEMS BANGLADESH LIMITED



DataSoft Systems Bangladesh Limited is a CMMI Level - 3 & ISO 9001:2008 certified leading software company in Bangladesh. Founded in 1998, DataSoft has successful track records for delivering most innovative and cost-effective technical services to customers in both commercial and Government sectors. Since its inception back in 1998, it has established itself in the core field of ICT to cater to the needs of enterprise, governance and economy. Strengthened by a strong team of experienced professionals DataSoft has a unique approach towards continuous training and development of human resources to adapt to the market demands for the national and international venues. DataSoft is incorporating new technology to further expand client base and continue to serve clients with a little more than utmost satisfaction.

www.datasoft-bd.com

WALTON HI-TECH INDUSTRIES LTD (WHIL)



WHIL is the pioneer in the manufacturing of multi-staged Refrigerators, Freezers, Air Conditioners, Televisions and Automobiles, Smart Phones and Home Appliances in Bangladesh. It is a sister concern of R.B. Group, which is one of the top conglomerates there and was founded in 1977. Walton has several manufacturing plants in Bangladesh which are among the biggest ones in South Asia.

Walton manufactures a wide range of products, the major ones being: Refrigerator and Freezer; Motorcycle; Air Conditioner; Smart Phone; Television; DVD Player; Microwave and Steam Ovens; Washing



Machine; Iron; Domestic and Industrial Generators and various other kinds of home appliances. It has a strong Research and Development (R&D) Division, comprising a large team of 12,000 employees and 600 plus highly skilled engineers and technical personnel. Walton has a fully equipped industrial set-up with annual production capacity of 1.4 million Refrigerators and Freezers, 0.3 million Motorcycles, 0.3 million Air Conditioners, 1.0 million Televisions. Walton has a countrywide retail sales outlets and 100 service points network. Walton receives International Standardization Certification-ISO 9001:2008 for quality management systems.

www.waltonbd.com

BANGLADESH INTERNET PRESS LIMITED (BIPL)



BIPL was established in 2000 by world class IT professionals to provide state of the art IT solutions and services at optimally economic costs. BIPL is the fastest growing software development company in Bangladesh. BIPL is a professionally managed Corporate Group offering a wide array of expertise to both the corporate and service sectors. BIPL has made significant inroads into specialized and turn-key software services and product development. The in-house skills and infrastructural strengths and talents of its Technology Resources Center (ISO 9001:2000 certified) are unique in making software work for our client's optimal benefit.

With its client-focused, industry-oriented versatility in relevant key technologies, BIPL seeks to transform their clients' cost burdens into viable business assets to ensure a competitive edge in the today's global information age.

www.biplit.com



Living in Bangladesh

Useful information provided by Bangladesh Board of Investment for those considering relocating or staying a longer period



CLIMATE

Tropical with hot and humid summers between March and June, when temperatures can reach 40°C. Monsoons follow from June to August and can still be warm even with rainfall peaking at nearly 3400 mm. Floods are common in southern deltas of the country. Between October and February, the country experiences a mild winter when temperature can drop close to 10 degrees.



ADAPTING TO LIFE

Banks, government offices and industry generally have a 48-hour week with business hours from 9am to 5pm. Weekend is observed on Fridays and Saturdays, with Sunday being a working day (see list of Public Holidays).

Islam is the religion followed by more than 90 per cent of the population. Muslims do not eat pork, and Hindus and Buddhists generally keep beef out of their cuisine. Professional domestic help and maid services are affordable and easily available. To blend in more easily, it is advisable to learn more about the environment and take part in cultural activities.



SCHOOL

If you are looking for good schools in Bangladesh, you have a range of private, international schools available, especially in Dhaka, to choose from. There is the International School, The Aga Khan School, Grace International and the International Turkish Hope School. Most English medium schools with international standards offer the British O and A levels examinations. Also in Dhaka you can find the American International School, Australian International School, Canadian International School and the Japanese International School.



HEALTHCARE

Hospitals and clinics – both state-owned and private ones offer medical check-ups and treatment, both as outpatient or in-patient. The majority of the doctors are highly qualified, well experienced and educated abroad. Top hospitals like United, Square, Apollo and Labaid Cardiac centre are comparable to hospitals found in Singapore, Malaysia and Thailand.



LIVING COST

For expats, Bangladesh is an affordable and comfortable place to live in. Most expats in Dhaka, live in areas like Gulshan, Baridhara and Banani. Rental for a good quality four-bedroom apartment can be in the region of US\$1,000 a month. For those on shorter stays, there are international five-star hotels available, apart from a number of medium standard hotels and guest houses in most cities.

INDICATIVE LIVING COSTS (FROM BOI WEBSITE)

Daily living items	Typical costs (Dhaka)
Accommodation	
Rental of 2-3 bedroom unfurnished apartments	US\$ 500-800/month
Rental of 3-4 bedroom unfurnished apartments	US\$ 800-1,100/month
Domestic help/maid services	
Average wages for a full time living maid	US\$ 100-130/month
Utilities	
Electricity	US\$ 100-150/month
Gas	US\$ 10-15/month
Groceries	
Car rental prices	
Low price cars (900-1299cc)	US\$ 10,000-12,000 excl. tax and duty
Compact cars (1300-1799cc)	US\$ 25,000-30,000 excl. tax and duty
Family cars (2500cc upwards)	US\$ 35,000-75,000 excl. tax and duty
Petrol & gas	
Unleaded petrol	US\$ 1.12/litre (April 2011)
CNG	US\$ 0.40/cubic metre (April 2011)
Car operating expenses	
Annual road tax	US\$ 73
Eating out (per person)	
Formal 3-course dinner at top restaurant	US\$ 40-80
Simple meal at coffee shop of a 5-Star hotel	US\$ 10-20



CULTURE

The official language is Bengali and Bangladesh means the country of Bengal. English is spoken mostly in cities and towns. People are generally friendly and hospitable. The country has a rich culture and history with a variety of colourful and vibrant literary, artistic, musical, creative arts and traditional handicrafts. At festivals and cultural celebrations, things can get noisy. Dhaka and Chittagong are the most visited places. However other towns and tourism destinations with enchanting scenic beauty, mighty rivers, sunny beaches, historical relics and tribal life, have become popular. Among them Cox's Bazar (world's longest sea beach), Sundarbans (mangroves), Rangamati, Bandarban, Khagrachari, Kuakata, Sylhet, Bogra, Paharpur Rajshahi (silk centre), Rangpur, Tetulia, Dinajpur, Mongla and Teknaf. The tourism department and private hotels offer accommodation at most destinations at reasonable prices. All types of cuisines are available at various hotels in the cities.



ENTERTAINMENT/RECREATION

Festivals, cultural shows, films, plays, concerts, fashion and cuisine events are part of life in Bangladesh. Special occasions are marked by different rituals. For recreation like tennis, squash or golf, expats can access three private clubs in Dhaka city - the International Club, Dhaka Club, Gulshan Club and American Club. They have amenities on par with international standards.



CONNECTIVITY

Bangladesh can be reached by air from any part of the world. Several international carriers fly to and from Dhaka. The national airline Biman connects Dhaka with more than 25 major cities of the world. Internally, 13 major locations in the country are connected by air. For details, contact your travel agent. Please visit the official website of the national carrier www.bimanair.com.



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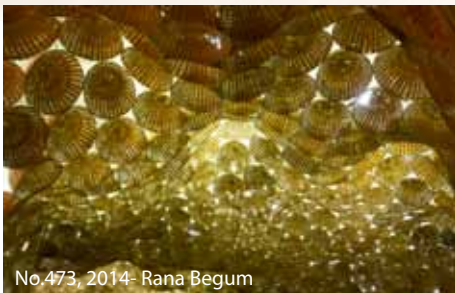
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Dhaka Art Summit 2014

Presenting the largest

collection of South Asian art this year

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Lives Within Time



Gurgaon to Panamik- Baptist Coelho

Photos Source: Dhaka Art Summit

The second edition of the bi-annual event which is organised by the Samdani Art Foundation with Bangladesh Shilpakala Academy saw the largest collection of art gathered in the sub-continent. The 3-day summit from 7 to 9 February showcased five exhibitions, 14 solo art projects, a city-wide public art project, experimental films, performances and presentations by 33 local and international galleries.

Altogether there were more than 250 artists from countries such as Afghanistan, Bangladesh, India, the Maldives, Myanmar, Nepal, Pakistan and Sri Lanka. The Summit is the brainchild of Rajeeb and Nadia Samdani of the Samdani Art Foundation and had attracted 50,000 visitors in its first edition in 2012. There were also talks organised that covered topics on how cultural factors shape art and how the support of arts and artists in Bangladesh.

The Summit also hosted the Samdani Art Awards which recognises the works of the best upcoming artists from Bangladesh between the ages of 20 and 40. The Awards are organised together with the Delfina Foundation, which is a non-profit organisation that helps artists through residencies, partnerships and public programming on an international basis with the Middle East and North Africa. The winner of the award will be offered a three-month

stint with the Delfina Foundation in London.

The 33 galleries mentioned include local and international ones from countries such as New Delhi, Pakistan, Singapore, Spain and Turkey. For the curated exhibitions they included: B/Desh by Deepak Ananth; Citizens of Time, curated by Veeranganakumari Solanki; Ex-Ist, curated by Ambereen Karamat; Liberty, curated by Md. Muniruzzaman assisted by Takir Hossain; and LifeBlood, curated by Rosa Maria Falvo.

Contemporary artists from South Asia also found a showcase at the Summit for their works featuring solo art projects such as Lida Abdul from Afghanistan that featured poetic films highlighting the strength of resilience after a calamity. From Bangladesh was sculptor, Tayeba Begum Lipi's installation about lost and yearning for a child; Nepalese painter Tsherin Sherpa showed new paintings on Tibetan tradition and identity in 21st century.

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Red Rice, 2014, Sanjoy Chakraborty



Parallax, 3-Channel HD



Room of My Own

PUBLIC ART PROJECT

Another highlight this year was a city-wide presentation by internationally acclaimed Raqs Media Collective from New Delhi. Using billboards and posters throughout Dhaka city with the theme "Meanwhile Elsewhere" the presentation showed clocks with small phrases and sought to connect the state of mind with time.

The Summit also prominently featured Performance Art that engaged the audience with several performances curated by Mahbubur Rahman showcasing emerging artists from this region. They included Sunil Sigdel's 20-minute performance titled "My Blood, Your Script & Bull Tongue" which is based on the life and struggle of the Nepalese Gurkha soldiers and how they

were exploited by the British and Nepalese governments. Pakistani, Nilofar Akmut's work centred on women activists and their social communities while Sri Lankan, Bandu Manamperi, performance was on the intense sociopolitical conditions in his country. Other socio-political themes presented at the Summit were from Htein Lin of Myanmar with a multimedia performance about the political imprisonment titled "Show of Hands." From Bangladesh Arko Sumon's "Sound of/off Nature" questioned the harmony of people with nature.

Finally, the Summit also examined topics on art practices and directions during three discussion sessions: One of them was "Cross-Generational Panel: Where have we come from and where are we headed? A

Conversation among Artists about Art and Art Making in Bangladesh." This discussion had speakers from four generations of Bangladeshi artists! Speakers included Syed Jahangir, Wakilur Rahman, Naeem Mohaiemen and Ayesha Sultana.

The second edition of the Dhaka Art Summit has placed Bangladesh on the Arts Map of the World attracting an international audience. This year's theme to showcase South Asian artists also reflected the growing global interest which had traditionally been more on Indian and Pakistani artists. Thanks to the Summit, it also has heightened the profile of artists from Bangladesh and the region. To know more about the artists and their works visit www.dhakaartsummit.org



Noapara Group of Companies along with all its concerns focuses mainly on the production and commerce of Fertilizers, Cement and Medicines. Since its commencement in 1985, Noapara Group has devoted itself towards the betterment of the society through assuring high yield of harvest for the farmers of Bangladesh by importing quality fertilizers and manufacturing balanced blend of mixed fertilizer named Bengal NPKS.



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Photos Source: Dhaka Art Summit

A Personal Perspective - Art-Ed Out in Dhaka

Singapore's Straits Times Art correspondent, Deepika Shetty, shares how Dhaka Art Summit is different and has created a deep impact on the art world

When I tell my family and friends that I am off to Dhaka for the very first time, that too to see art, I get a statement that hangs gingerly somewhere between a question and an exclamation. I met Bangladesh's prominent art collectors, Rajeeb and Nadia Samdani late last year, thanks to my Delhi-based gallerist friend Bhavna Kakar. The dinner meeting was in Singapore. I had read up on the Dhaka Art Summit and read about their collection and even looked at several stunning pictures of art in their home. Rajeeb and Nadia had amazing stories to share.



Photos Source: Dhaka Art Summit

1. 54 Views of Wisdom & Compassion
2. Batil Kobitaboli (Poems Declined)
3. Event Horizon
4. Landscape from Memory
5. Gurgaon to Panamik- Baptist Coelho

Yes, I wasn't headed to any of the usual places where you are conventionally expected to have some dramatic encounters with art. On my first day in Dhaka, I watched all the journalists, arts writers and the who's who of the arts world board the shuttle bus.

I love studying expressions. I was analysing the faces closest to where I was sitting. It said something— there was very little expectation. I mean you go to Art Basel, the build-up is so intense, even before you step in, you go “mind-blowing”. At Shilpa Kala, in Dhaka, you are confronted with a metal detector as security checks your bag.

I took the flight of steps to the next floor and walked straight into Indian artist Mithu Sen's installation 'Batil-Kobitaoli' (Poems Declined). I am stunned as the light plays with shadows on a glass wall. I read the wall text and I love how Mithu is making me question the very fundamentals of success and failure.

Who defines these things for us? Who is to say success cannot lie in failure? That she picks poetry as her narrative, makes absolute sense.

A few steps away, Pakistani contemporary artist Rashid Rana has expanded upon his White Cube and Transliteration Series, presenting a monumental installation reflecting upon his position as an artist from Pakistan being integrated into the western exhibition style white cube model.

Naeem Mohaeimen's installation questions the very concept of “correct history.” I look at the Bengali newspaper which is part of the installation. I don't know the language but I know news is being questioned, even

replaced by fiction in this piece. I cannot resist bringing one of these papers home.

I see a lot of art as part of my job. Some pieces make me linger. Others make me pause. Still others make me reflect. Dhaka was already turning out to be different. In 60 minutes, I had not looked beyond three art works. Then for the next 60 minutes, I was sitting on a bench looking at Shazia Sikandar's mesmerizing piece - Parallax. Defying definition, as art sometimes should, it drifts seamlessly between painting, still, video —taking on deeper issues on conflict and control. I feel it several times during the

video, the movement beneath my skin. It is unsettling but I can't get myself to move. Everytime I turned around to look at this summit from elsewhere, I found something new that would surprise me - it is not always like this...

Bangladeshi artist

Tayeba Begum Lipi was really the reason I found myself in Dhaka. I would have been gutted if I'd failed to meet her. Curator Diana Campbell Betancourt made that meeting possible.

In 2011, I was drifting around at the Venice Biennale trying to find my way to an arty party. I got lost and found myself in the Bangladesh Pavilion. There I would see a work that would cut me so deep. A glistening armour of bras. Many people walked past it, barely noticing— I could not. I stood there for a full 45 minutes transfixed by those razor blades cutting through my skin wondering who this artist is? This was as powerful as it could get. The Bangladesh Pavilion was amongst my Venice Biennale highlights, and it was Lipi's work that

BANGLADESHI ARTIST TAYEBA BEGUM LIPI WAS REALLY THE REASON I FOUND MYSELF IN DHAKA.



8



9

helped it make the cut in my newspaper report. I told Lipi that when I met her at the first dinner party in Dhaka. That sometimes when I wear my bra I feel a cut so deep. Like her razor's edge.

But nothing prepared me for what she had to show in Dhaka. She presented a new installation called A Room Of My Own, in which she shared her silent journey over the years, fighting her own body and soul to conceive a child. It came back to haunt me. The missing links in our stories. I felt my stomach churn when I stepped into A Room Of My Own. I saw women weep. I would visit this installation on all three days and I would stand in the corner and just keep looking at it. The silent choking—because this is what art has the potential to do.

Yes, I was seeing it in Dhaka. This place I had no expectations about. Why did I even think of going there when there are so many other places to see art in the world? Yes, there are. They all hold the wonderful promise of taking me from one air-conditioned comfort to the next.

CONFRONT REALITY

But art should not always be about that. It should sometimes shake us up. It should sometimes make us confront our reality. It should sometimes remind us of the stories we put in that secret folder of ours and tried so hard to forget.

I saw so much of that in Dhaka. I went back every day. The Dhaka Art Summit compelled me to.

I wanted to hear the conversations. I wanted to hear about photographer

Shahidul Alam's pioneering efforts. I wanted to hear about the founding of the Drik Picture Library in Bangladesh and Chobi Mela celebrating the finest photography from around the world. I have been on their mailing list for the longest time. I have watched how some of the images that were first shown at Chobi Mela have journeyed globally.

We sometimes dismiss chaotic places. We forget that often they can also be the most creative.

Because that is what The Dhaka Art Summit really turned out to be. A model so creative it deserves to be emulated. From the time I stepped in to the time I stepped out, I kept discovering new things.

From Sanjoy Chakraborty's Red Earth to Rana Begum's sculptural dome made of cane baskets.

With its fascinating play of light and shadows, the sculpture had me in its thrall.

I sat in one spot in Rana Begum's dome for over 30 minutes looking like the performance art piece I was not...Nikhil Chopra was. It was there that I took my final mental notes that would inform many of the pieces that I would come back and write. That I liked the boldness in the programming. I loved the vision.

I enjoyed the risks the Dhaka Art Summit took. Above all, I loved the statements South Asian art was making. This was the best place to experience it first-hand. As a model this was about as perfect as you can get. It had just the right mix of elements of a biennale and an art fair. Rajeeb and Nadia Samdani showed us that something like this can, and does, work so well. That it can inform, educate and surprise.

**WE SOMETIMES
DISMISS CHAOTIC
PLACES. WE FORGET
THAT OFTEN THEY
CAN ALSO BE THE
MOST CREATIVE.**



10

Photos Source: Dhaka Art Summit

6. From the Series Metal Graves

7. Blackening VI, 2014

8. Control, 2014- Asim Waqif

9. BDesh- Curated by Deepak Ananth

10. Batil Kobitaboli



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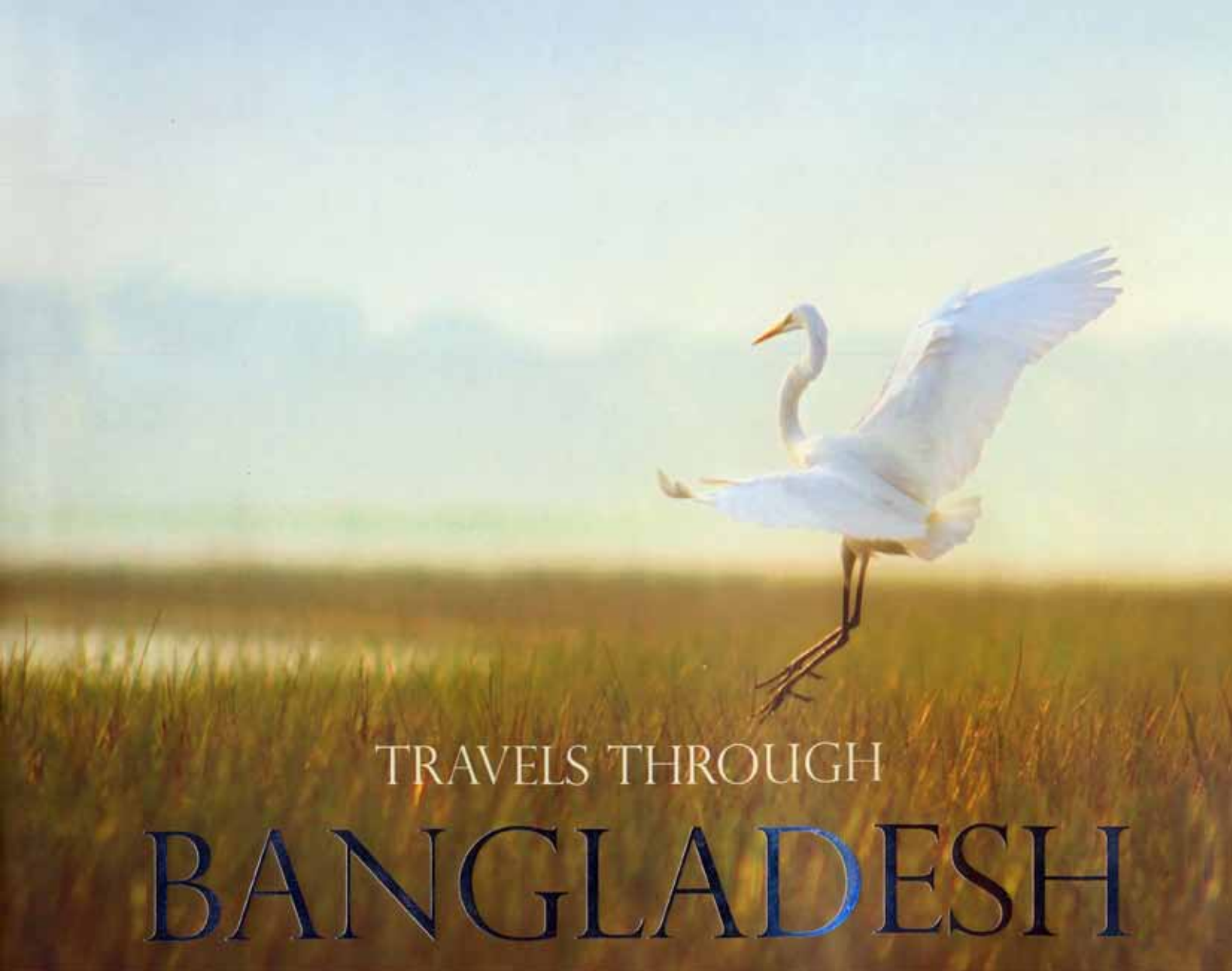
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TRAVELS THROUGH BANGLADESH

An Inspiring Pictorial Trip Complete with Practical Guide

According to the book's editors, *Travels Through Bangladesh* arose from the need to inform travellers what they can discover in a country of "six seasons and six hundred rivers."

The 115-page hard cover book (measuring 26 x 31 cm) selected 18 areas in Bangladesh that includes regions that are very much outside the usual tourist spots such as Cox's Bazaar beach, the wildlife of Sunderbans and tea gardens of Sylhet (though these are also covered); there are quieter and more remote places in the country that will reward the traveller with breathtaking scenery of nature. They are often overlooked in by the foreign media and range from seaside retreats, hilltop spas to floating hotels.

For example, the authors featured some

of the most remote spots in Bangladesh that are a challenge to reach but worth the effort such as trekking to the untouched remote hill regions of Tindu or "every trekker's dream destination" Boga Lake which is the highest hill-enclaved lake in Bangladesh 1,216 ft high. For outstanding monuments, nothing quite matches the imposing Kantaju Mandir Temple with its intricate terracotta tiles located near the town of Dinajpur.

While *Travels Through Bangladesh* might look like a coffee table book, it reads more like a guide book. It is not just dominated

by mainly pictorial 'essays' found in typical coffee table books. Instead there is an excellent balance of striking pictures with practical information, much of it factual and useful to the traveller. Travel trips, distances and the best way to get there as well as notes on the ethnic tribes and even food special to the places. At the end of the day, it achieves admirably what it sets out to do - inform and inspire the reader to visit and discover Bangladesh!

Travels Through Bangladesh is published by Nymphaea Publication (Second Edition 2013).



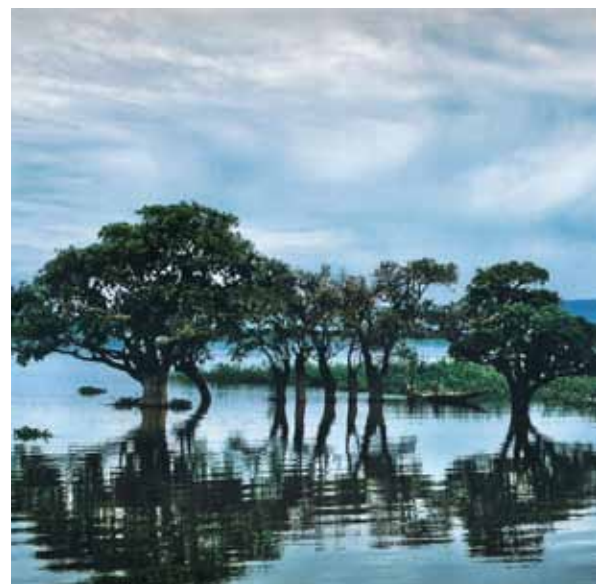
Water trail near Barapathar which is famous for huge rocks



Boga Lake



Ancient city of Paharpur is also a UNESCO World Heritage Site



Wetlands of Sunamganj famously known as Tanguar Haor

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Beauty of the Sunderbans mangrove forests and home of the Royal Bengal Tiger



Kantaji Temple



Cuisine at each place is highlighted in the book.
Shown here is Sewoi Pitha - rice noodles with duck curry

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Staying for Business in Bangladesh

Bangladesh business hotels are well equipped to serve the demanding businessperson

The Bangladesh Parjatan Corporation (BPC) revealed that about 500,000 foreigners arrived in Bangladesh in 2012 with over 80 percent of them on business and official tours; the rest were tourists. Presently, Bangladesh has a handful of 5-star hotels and a total of 1,000 luxury rooms. This hotel inventory needs to be augmented speedily in both Dhaka and Chittagong, the major hubs for business travellers, whose numbers are expected to rise even further as Bangladesh's economy is on a path of assured growth.

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Consulting giant McKinsey referred to Bangladesh as the 'next China' zeroing on the country's rising performance in its economy which has for the last decade or so grown by more than 6 per cent. Driving this growth has been the incredible story of its garment sector—now a multi-billion dollar industry fuelled by the twin factors of cheap labour and foreign investment. Global giants ranging from Nike and Adidas to Tommy Hilfiger, H&M and Gap make up its export market, expected to triple by 2020 from its present \$18 billion annually.

A mélange of starred hotels have sprung up to cater to the needs of the growing stream of foreign executives coming into and even making their base in capital Dhaka and Chittagong. Dhaka is transforming itself into a hectically paced modern city catering

to the growing economic changes in every which way. Gulshan, Banani and Baridhara are some of its poshest areas.

Chains such as the Pan Pacific and Starwood are muscling into the fevered market, which also boasts of mid-range and budget hotels. Elegant interiors, superbly accoutered guestrooms, glitzy restaurants and top-of-the-line business facilities—from secretarial services to video conferencing are in place to ensure efficiency and comfort for their high powered line-up of clients. Internet and Wi-Fi services are readily available around the city. Alcohol is available in the 5-stars as well as some private clubs where temporary membership may be open for foreigners. Beers such as Heineken, Carlsberg, Tuborg, Foster's etc are a tad cheaper outside of five stars.

DHAKA



THE WESTIN

It is one of the newer kids on the block and is fast becoming a hub for the business traveler. Very modern, well equipped with business appurtenances, it's a tad expensive (especially the liquor) but it is located in the diplomatic area and seen as a safe haven. It has several good restaurants such as those serving Indian and Italian fare. The Swiss confectionary comes well recommended. The suites are large and spacious and the 'one button' service line a huge convenience. Rooms on the 10 floor offer brilliant cityscapes. There are five meeting venues (total of 2,000 square metres space) for 450 guests.

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NEW TOP HOTELS OPENING

Late last year, it was announced that more five-star hotels will be added in Dhaka and Chittagong.

In the next one to two years several international chains such as Marriot International, Sheraton, Westin, Novotel and Hilton among others are due to open properties.

Local Jamuna Builders Ltd has inked a deal with US-based Marriott International for a 700-room luxury hotel in Dhaka and has entered into another agreement for a 250-room luxury hotel in Chittagong.

The owners of Westin Dhaka, Unique Hotel and Resorts Ltd, will build a second Westin in Dhaka's Banani area. Hilton Worldwide is expected to open a 250-room hotel in Dhaka's Gulshan area by next year.

Other confirmed projects include a Novotel Hotel (a subsidiary of the French Accor Group) in Dhaka. Plans are also underway to build the Dhaka Sheraton Hotel between Bashundhara residential area and Purbachal and a Holiday Inn at Tejgaon Industrial Area.



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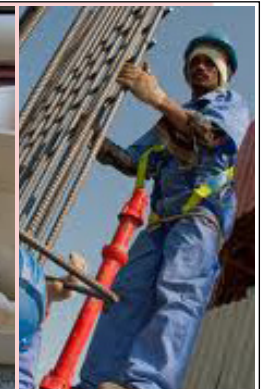
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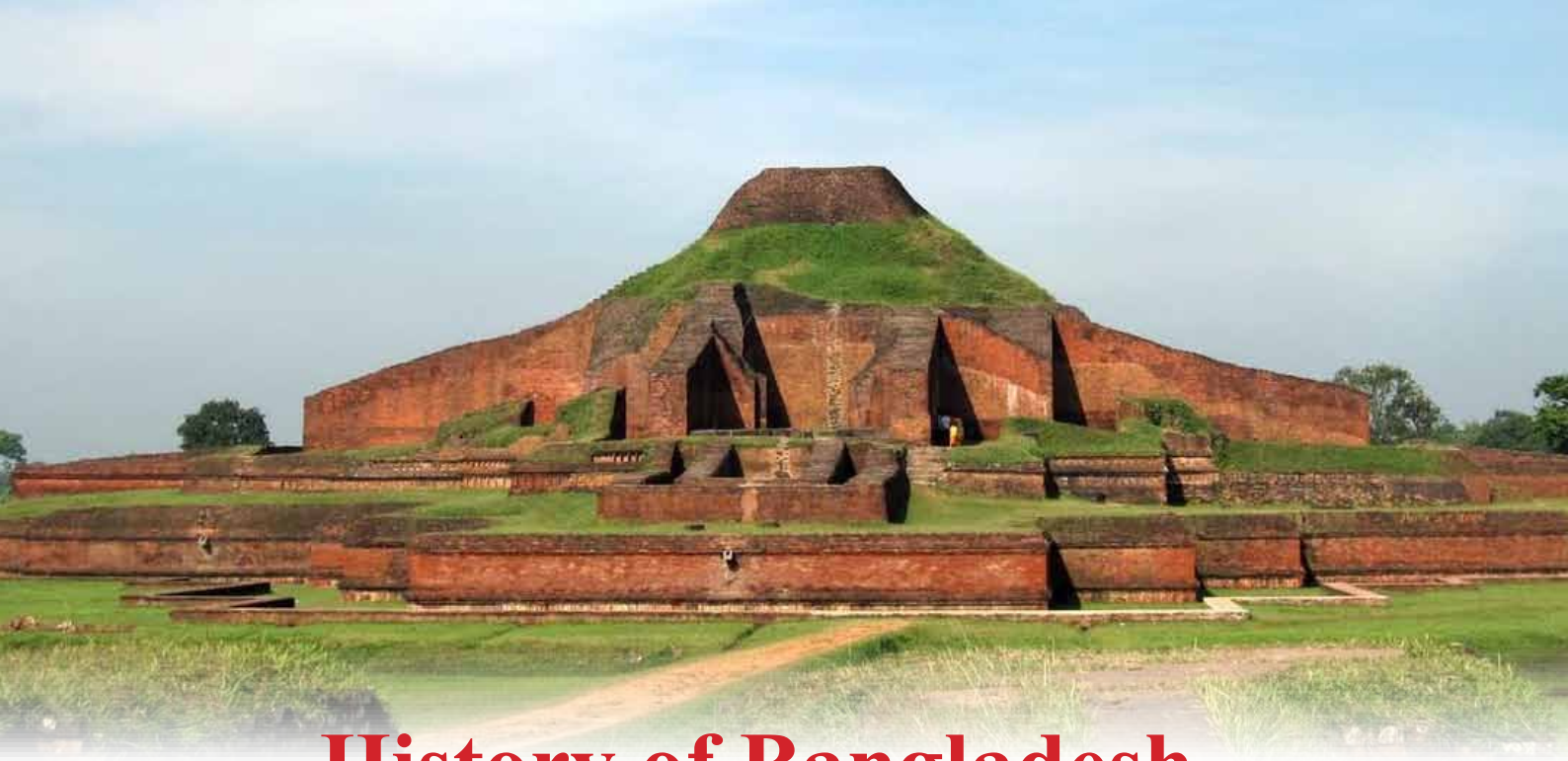
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History of Bangladesh - A Tale of Eternal Reinvention

A look at the cultural, artistic and political history of a great nation

Bangladesh is a country rich in history, diverse cultures and incredible festivity. Ancient Bangladesh was predominantly Hindu, and from the 12th century increasingly Buddhist with the introduction of Deva dynasty rule, while Islam was present but not dominant yet as early as the 7th century. In the 12th century Muslim invaders began to spread the religion throughout the region, especially the West. As the century's rolled on the country was subject to conquest by foreign forces: notably the French and later the British, to become part of the British Indian Empire.

In 1947, the British divided the Indian Empire along religious lines. Bangladesh became part of the newly-formed Pakistan. Hunger for Bangladeshi independence grew stronger as the Muslim League and the Bhasha Aandolan (Bengalised Language movement) gained popularity. Deep divisions grew between the West-Pakistani (now Pakistan) government and the Bengali people. By the mid-60s, demand for Bengali autonomy, led by "Bangabandhu" Sheikh Mujibur Rahman, leader of the Awami League (People's League) reached fever pitch.

In 1970, the Awami League won a majority in Pakistan's parliament, but West Pakistan refused to convene parliament, a decision that led to the military conflict that would later be known as the War of Liberation. India supported Bangladesh's

Mukti Bahini (freedom fighters) who fought hard, defeating the West Pakistan forces to declare victory and independence on 16th December 1971. Mujibur Rahman became President of the new country.

Bangladesh adopted its first constitution in 1972, and conducted its first parliamentary elections in 1973.

Bangladeshi national identity is rooted in the Bengali language and increasingly, Islam. The 21st of February is observed as Language Movement Day, a national holiday. Bengali is spoken mostly in and around the Bengal region – West Bengal in India and East Bengal in Bangladesh. Hindus and Muslims live peacefully in adjacent areas. Bangladesh is still primarily a rural culture, and the way of life is connected to the floodplains, the natural land-water systems of the Ganges and Brahmaputra rivers.

CULTURAL COLLAGE

Bangladesh is a multi-faceted cultural collage. Its deep-rooted heritage is amply reflected in its architecture, literature, dance, drama, music and paintings; all of which are influenced by Islam, Hindu, Buddhism and Christianity. The country is a melting pot of diverse races and confluence of civilisations.

The earliest available example of Bengali literature is said to be nearly a thousand years old. During the mediaeval period, Bengali literature developed considerably – thanks to the patronage of Muslim rulers. Bangladesh is also the birthplace of some incredible poetry, names such as Chandi Das, Daulat Kazi and Alaol are still heroes of the genre.

Traditional music in Bangladesh shares the perspectives of the Indian sub-continent.

BANGLADESH ADOPTED ITS FIRST CONSTITUTION IN 1972, AND CONDUCTED ITS FIRST PARLIAMENTARY ELECTIONS IN 1973

Music can be divided into three distinct categories: classical, folk and modern. Classical music, both vocal and instrumental is deep-rooted in the history of the sub-continent. Ustad Alauddin Khan and Ustad Ayet Ali Khan are two names in classical instrumental music who are internationally known.

Drama in Bangladesh has a long tradition and is very popular. In Dhaka more than a dozen theatre groups regularly stage locally-written plays as well as those adopted from famous writers. Popular theatre groups are Dhaka Theatre, Nagarik Nattya Samprada. In Dhaka, the Baily Road area known as 'Natak Para' hosts many drama shows. The Public Library Auditorium and Museum Auditorium are famous for holding cultural shows. The Dhaka University area is a popular centre for cultural activities.

NATIONAL HERITAGE SITES

Bangladeshi cultural heritage is also evinced in the monuments and artefacts that have been discovered recently. Nearly 450 sites have been identified as national heritage sites. A string of Buddhist monasteries and stupas have been discovered in various places across the country. The UNESCO-listed remains of the imposing Sompur Mahavihara at Paharpur were said to have been built around the 8th century. There are also the massively built mosques and tombs which can be attributed to the Mughals. The old city of Kahlifabad stands as a testament to the Muslim influence on architecture in Bangladesh. A series of stone sculptures of Hindu gods of varying sizes have been discovered in various corners of the country.

Nowadays cultural traditions are in peril of being lost following the influence of modern development. There are efforts to preserve the traditions and culture through technology. The government is taking steps to protect and conserve the culture, so that the country's cultural heritage can be preserved for future generations.



Fairs and Festivals



Fairs and festivals play an important role in the life of the people of Bangladesh. Most of the festivals are related to religion and they brim with joy, entertainment and colour.

Pahela Baishakh: Usually held on April 14, and is the first day of the Bengali New Year. It is a public holiday and gaily observed throughout the country. Melas (Fairs) are held in cities and villages with various forms of entertainment and performances. It marks the start of the crop season.

Independence Day: It commemorates the country's declaration of independence from Pakistan in 1971. Every year 26 March it is observed as Independence Day. It is a public holiday.

Victory Day: On this day in 1971, the commander of the Pakistani Occupation Forces surrendered in Dhaka after a nine-month war. December 16 is marked as Victory Day. Military parades, ceremonial meetings, speeches and receptions are held around the country.

Language Martyrs' Day / International Mother Language Day: Observed throughout the country, Martyrs' Day pays respect and homage to the martyrs of Language Movement which began in 1952. The day is a national holiday and is now being observed as International Mother Language Day.

Eid-e-Milad-un-Nabi: It is the day of the birth and also the death of Prophet Muhammad. He was born and died the same day on 12th Rabiul Awal (Lunar Month). The day is a national holiday.

Eid-ul-Fitr: The biggest Muslim festival observed throughout the world. This is held on the first day after Ramadan, the month of fasting. In Dhaka big congregations are held at the National Eidgah and many other mosques.

Eid-ul-Azha: The second biggest festival of the year for Muslims. It marks the Hajj in Mecca on the 10th Zilhaj, the lunar month. Eid congregations are held throughout the country. Animals are sacrificed in reminiscence of Hazrat Ibrahim's preparedness for the supreme sacrifice of his beloved son to Allah. It is a public holiday.

Muharram: A ceremonial mournful procession of the Muslim community, brought out on 10th Muharram in memory of the martyrdom of Imam Hussain (RA) on this day at Karbala in Iraq.

Durga Puja: The biggest festival of the year for the Hindu community. It goes on for ten days, reaching a crescendo in the final three, and ending with the immersion of the idol of the goddess Durga on the 10th day. In Dhaka big celebrations are held at Dhakeswari Temple.

Christmas: Christmas is popularly called "Bara Din" (Big Day) and is celebrated with pomp and grandeur in Dhaka and throughout the country.

Budha Purnima / Baishakhi Purnima: The main festival for Buddhists. The birth of Buddha, his adoption of asceticism, attainment of supreme enlightenment, nirvana—all these occurred on the full-moon day in the month of Baishakh.

Rabindra & Nazrul Jayanti: The birth anniversary of the Noble Laureate Rabindranath Tagore on 25th May and of the National Poet Kazi Nazrul Islam on 11th May are observed throughout the country. Literary events, musical and recitation programmes are organised on the day.

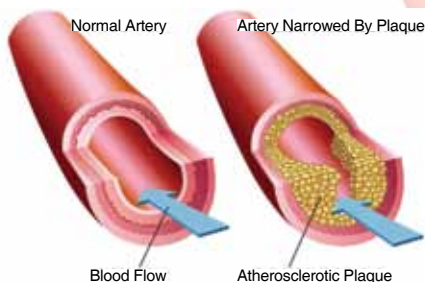
Langalbandh Mela: At a place near Sonargaon (25 km from Dhaka) a very attractive festival observed by the Hindu Community every year in mid-April. Devotees take a ritual dip in the River Brahmaputra.

Coronary Artery Diseases

Coronary Artery Disease (CAD) has become a leading cause of mortality among both men and women. Many South Asians today are facing an increased risk of CAD. According to the latest WHO data in 2011, CAD is Bangladesh's top cause of death, standing at 203.69 per cent per population of 100,000.

CAD is a vessel disorder whereby the cholesterol and calcium build up as plaque in the lining of the arterial walls. As the walls of the arteries thickened, the blood flowing to the heart, brain and legs will be reduced or blocked leading to chest pains, nausea and shortness of breath.

Another common condition linked to CAD is Aneurysm, an abnormal dilatation of the blood vessel, most commonly located in the abdominal aorta which carries blood from the heart to the body. Symptoms of Abdominal Aorta Aneurysm include pain in the abdomen, chest, lower back, or groin area. Often, there are no signs of an aneurysm, especially when they are on the inner arteries deep within the body. Due to limited supply of blood flow to their limbs, people with CAD may also develop a progressive circulation disorder called Peripheral Vascular Disease, which will cause an increased risk of heart attack, stroke, and diabetes.



Opening Blocked Arteries

Raffles Hospital has well-established minimally invasive treatments for patients with vessel disorders. One of the methods involves accurate placement of a stent graft to repair and cover the Aneurysm from the inside, preventing it from rupturing. "We now have fenestrated-branched stent grafts that preserve flow to normal vessels while treating the Aneurysm through endovascular, minimally invasive approach. These can preserve flow to kidneys, intestines and arteries," explained Dr Manish, Specialist in Interventional Radiology & Consultant,

Raffles Neuroscience Centre. Dr Manish has been actively involved in treating and co-managing patients suffering from Venous Arterial and Venous Diseases in the body.

Another significant advancement by Raffles Hospital is the introduction of Percutaneous Endovascular Repair of Aneurysms. This technique involves stent grafting with no surgical cut-down of the femoral arteries in the groin. Instead, an incision less than 1 cm is made in each groin using conscious sedation. This gives patients an advantage of a faster recovery and lesser scarring after operation.

Dissolving Stents

Traditionally, metallic stents are used on patients with heart diseases to open up the arteries. Raffles Hospital started introducing the new bioresorbable stent in 2012. The stent has a polymer coating that controls the release of the anti-proliferative drug which prevents vessels from narrowing again. It also relieves patients from having a permanent metallic fixture in the body since the stent is absorbed overtime. "Bioresorbable stents are the best in allowing the vessel to return to its natural state as they allow the treated vessel to heal and resume its natural pulsing movements while responding to increased demand for blood flow during activities such as exercise," advised Dr Teo Swee Guan, Specialist in Cardiology & Consultant, Raffles Heart Centre.

Rhythm of the Heart

Narrowed arteries and reduced oxygen flow to the heart could also trigger Atrial Fibrillation (AF), an abnormal rhythm of the heart causing it to pump less effectively. AF is a significant contributor to heart disease and stroke. The normal range for a heart rate is 60 to 100 beats a minute while heart rate in those with AF may go up to 300 beats a minute. This condition may even occur in healthy individuals especially those who are fatigued or have habits of drinking too much caffeine, smoking or even over exercising. However some may other conditions that may also trigger AF includes Thyroid, Diabetes, Lung problems, Sleep Apnoea. Symptoms to watch include pain in the chest area that radiates into the shoulders and arms, heart palpitations with an unusually rapid heartbeat, shortness of breath and dizziness.

Hearts on Fire

According to Dr Abdul Razakjr, Specialist in Cardiology & Consultant, Raffles Heart Centre, the Electrophysiology Study helps to determine the condition and assess the activity and pathways of the heart. "This method is usually recommended when other tests cannot explain a patient's abnormal heart rhythm," explained Dr Razakjr.

To prevent the heart from overworking, blood-thinning medications are usually given to patients with AF. At Raffles Heart Centre, some patients can be treated without the need for medications through the use of Radiofrequency (RF) Ablation Therapy. This helps to correct the arrhythmia by threading catheters using RF energy to target towards the area causing the abnormal heart rhythm. "RF Ablation Therapy helps to neutralise the heart tissues causing the electrical disturbance by creating a blockage which the electrical impulses can no longer cross. This restores the normal electrical pathways of your heart and allows it to beat normally again," explained Dr Razakjr.

Prevention

The prevention of CAD usually includes taking medication on time, quitting smoking, controlling blood sugar, maintaining a healthy weight and making changes in one's lifestyle and diet. Sufficient sleep and reducing stress also help relieve the heart's workload and lower the risk of developing this disease.



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Bangladesh Favourite Foods

Bangladesh is famous for its distinctive culinary tradition of delicious foods, snacks and savouries

Foreigners who love Bangladeshi food will tell you, there are too few cookbooks and hardly any websites in English that show how to cook traditional Bangla dishes. The creators of the Loving Bangladeshi Kitchen website pay tribute to the country's traditional dishes by publishing well known Bangladesh recipes in English.

Steamed rice constitutes the staple food and is served with a variety of vegetables, fried as well as curry, thick lentil soups, fish and meat preparations of mutton, beef and chicken. Sweetmeats of Bangladesh are mostly milk based, and they include rosogolla, sandesh, ros malai, gulap jamun, kalo jam and chum-chum. Bengali cuisine is rich and varied with the use of many specialised spices and flavours. Fish is the dominant source of protein, cultivated in ponds and fished with nets in the fresh water rivers of the Ganges delta. More than 40 types of freshwater fish are common including carp, varieties like rui (rohu), magur (catfish), chingry (prawn or shrimp) as well as shutki (dried sea fish). Salt water fish (not sea fish though) and Illish are very popular among Bengalis and can be considered an icon of Bengali cuisine. The following is a sample of recipes from the website www.lovingbangladeshikitchen.com. The website has a comprehensive collection of recipes under various categories there in various categories such as Snacks and Appetizers, Rice, Veggie Lovers etc.



Dried Latia Fish Curry

Ingredients:

Dried Latia fish	50gm
Potato	2 medium size (cut in cube)
Italian Green beans	50 gm (cut into 1 inch size pieces)
Tomato	1 medium size (cut in 4 pieces)
Onion paste	4 ts
Garlic paste	2 ts
Ginger paste	2 ts
Turmeric powder	1 ts
Cumin powder	1 ts
Red chili powder	3 ts or to your taste
Oil	¼ cup
Salt	1 ts or to your taste
Cilantro (finely chopped)	1 Tbs spoon (optional)

Procedure:

1. Cut the fish into about 1 inch size pieces. Soak the pieces in warm water for around 10 minutes and then wash it and drain the water. Cut the potatoes in cube sizes, green beans to around 2 inches size pieces and tomato to 4 pieces.
2. Heat the oil in a medium heat in a pan. Add all the paste and powder ingredients to the oil, and stir it. When oil starts to separate from the masala put the potato and beans in it and stir it to mix masala with the vegetable.
3. Now add the fish pieces and stir carefully. You can add little bit water so that masala can not burn out.
4. Keep all this in medium heat for about 10 minutes. Stir it occasionally (try to stir carefully so that fish pieces do not break).
5. After that add around 2 cups of warm water to it and bring it to a boil. Cover the pan and wait about 10 minutes. Then add the tomato pieces and cover the pan and cook for another 5 minutes. After that check the potato whether it is cooked or not. If not, cook for a few minutes and then spread the chopped cilantro on the curry and turn off the heat.
6. Serve your curry hot with white rice.

Kacchi Biryani

Ingredients:

Mutton	1 kg
Bashmati rice	½ kg
Potato (cubes)	3 medium size (around 250gm)
Onion	1 cup (chopped)
Yogurt	1 cup
Milk	1 cup
Cinnamon stick	4 pieces
Cardamom	5-6 pieces
Clove	3-4 pieces
Bay leaf	4 pieces
Garlic paste	1 and ½ Tbs
Ginger paste	1 and 1/2 Tbs
Garam masala powder	1 ts
Cumin powder	1 ts
Red chili powder	1 ts
Black pepper powder	1 ts
Nutmeg powder (Jaifol)	½ ts
Mace powder (jaiotri)	½ ts
Aloobukhara/Dried prune	7-8 pieces
Raisin	10 pieces
Keora water	½ Tbs
Sugar	1 ts
Ghee	½ cup
Oil	2 Tbs
Salt	2 Tbs or according to your taste

Procedure:

1. Clean and wash the mutton properly and keep them on a strainer to drain the excess water.
2. Now take the mutton in the pan (try to use an ovenproof heavy pan with heavy lid), add yogurt, salt, sugar, half of the ghee, ginger paste, garlic paste, whole masala (cinnamon, cardamom, clove, bay leaf) and all powder masala. Mix all these things well with mutton, cover it and keep it aside to marinate for around 2-3 hour.
3. In the meantime fry the potatoes lightly in oil and keep it aside. Then fry the chopped onion till it get nice golden color and take them out on a paper towel to soak extra oil and keep aside.
4. Wash rice and cook it half and drain through a strainer to drain water.
5. Now add milk on the top of the mutton and then spread the rice on it. Then spread the fried potatoes, fried onion, rest of the ghee, aloobukhara/Dried prune, raisin, keora water one by one on the top.
6. Then cover the pan with lid. If the lid is not tight enough, seal the edge with flour dough.
7. Now preheat the oven to 375 degree F. Then put the pan in the oven and bake it around 20 minutes and then reduce the heat to 350 degree F and bake it around 45-50 minutes.
8. Then turn off the oven and leave it for around 30 minutes.
9. Now carefully open the lid and slowly mix the biryani from the bottom to top to make an even mix of mutton and rice in the biryani.
10. Serve your biryani hot and enjoy.



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Pictorial Review of 2013

Pictorial highlights of the past year's events and activities that have involved the Bangladesh High Commission in Singapore



1. H.E. Mahbub Uz Zaman, High Commissioner of Bangladesh to Singapore, delivering a speech at Bangladesh National Day Celebration 2013
2. Mrs. Shahreen Murshed Zaman greeting the Chief Guest Ms. Sim Ann, Senior Parliament Secretary, Ministry of Education and Ministry of Communications and Information of the Government of Singapore
3. Guests welcomed by H.E. Mahbub Uz Zaman, High Commissioner of Bangladesh to Singapore, to the Bangladesh National Celebration 2013
4. Raising a toast to the two Nations
5. Group photo to commemorate Bangladesh National Day Celebration 2013
6. Officials of Bangladesh High Commission



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15/08/2013

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7&8. Pokela Baisakh Celebration at the Bangladesh House 9&10. Shaheed Dibash & International Mother Language Day 11. National Mourning Day
12. Inauguration of Queue Machine at the High Commission of Bangladesh, Singapore 13. Bangladesh Hockey Team Runners-up in Under 16 Asia Cup
14. Bangladesh Under 19 Cricket Team in Singapore



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15. Special Cultural Programme for Bangladesh workers in Singapore 16-18. Dormitory Visit by H.E. Mahbub Uz Zaman
19. Solo performance by Mrs. Shama Rahman, a renowned Bangladesh Tagore singer 20&21. Visit of H.E. Abul Maal Abdul Muhith, Hon'ble Finance Minister
22. Visit of Engineer Mossharaf Hossain, Hon'ble Minister of Labour & Expatriate Welfare



23&24. Hon'ble President of Bangladesh visit to Bangladesh House
25&26. Victory Day (16 December) Celebration of 2013

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- পিন কোড দিয়ে টাকা তোলা যায়।
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Bangladesh Fact File

Bangladesh literally means 'Land of the Bengal' in the official language Bangla. This densely populated country of over 150 million. The country covers the fertile Ganges-Brahmaputra Delta and is progressing steadily in all areas of economic, social and political development. It's also one of the most beautiful countries in the world with natural scenic landscapes and bio diversity and is on its way to becoming one of the major South Asian economies in the next decade.

Official name: The People's Republic of Bangladesh
Capital: Dhaka
Currency: Taka (BDT)

GEOGRAPHY



Area: 147,570 square km
Location: South Asia 20°34' - 26°38' N La. 88°01' - 92°42' E Long
Land Boundary: 4,246 km
Bordering Countries: India on the east, west and north ; on the south side covered by the Bay of Bengal and a small border strip with Myanmar on the south-east.
Climate: Tropical: mild Winter (October to March); Summer (March to June); Rainy Monsoon (June to October)
Temperature: High- 104 degrees (during summer) Fahrenheit, low 40 degrees (in winter)
Terrain: Mostly flat alluvial plain; hilly in the South-East
Standard Time: GMT +6 hours

PEOPLE



Population: 151.6 million
Language: Bangla (5th most spoken language in the world, about 250 million people)
Main Religions: Islam, Hinduism, Buddhism, Christianity
Male-Female Ratio: 100: 100.3 (2011, BBS)

GOVERNANCE



Head of State: President
Head of Government: Prime Minister

EDUCATION & HEALTH



Primary education: Compulsory and universal
School enrolment (%): Primary-100, Secondary-48.8, Tertiary-7.5 (2010)
Life expectancy at birth: 68.21 years (male), 71.98 years (female) (2012)
Literacy rate (%): 55.9 (UNDP 2011)

ECONOMY



GDP: US\$112 billion (2011-2012)
GDP per capita: US\$848.00 (2011-2012)
Rate of GDP growth: 6.32% (2011-2012)

Annual Export: US\$ 24,287 billion (2011-2012)

Annual Import: US\$ 35.44 billion (2011-2012)

Foreign Direct Investment: US \$1.136 billion (2011); US\$462.77 million (Jan – Jun 2012)

Foreign Currency Reserve: US\$12.35 billion (Nov, 2012)

Share of GDP (2011-2012): Agriculture, Forestry & Fishing: 19.29%; Manufacturing: 19.01%; Wholesale & Retail Trade: 14.26% (2011)

Major Export items: Readymade Garments (knit & woven), Frozen food (shrimp & fish), Leather, Footwear & Leather Products, Software & IT Service, Jute & Jute Products, Agro-based Products, Tea, Ceramics, Textile Fabrics, Home Textile, chemical products, Light Engineering products, Bicycle, Handicrafts, Petroleum by-Products etc.

Major Import items: Oil, Edible Oil, Petroleum Products, Wheat, Seeds, Fertilizer, Yarn, Capital Machinery, Power Generating Machinery, Scientific & Medical Equipment, Iron & Steel, Motor vehicles, Raw Cotton, Chemicals etc.

Major Trading Partners: USA, EU countries, China, India, Pakistan, Japan, South Korea, Canada, Australia, Malaysia, Hong Kong, Taiwan, Thailand, Indonesia, Saudi Arabia & UAE

Agriculture-products: Rice, Jute, Tea, Wheat, Sugarcane, Potatoes, Tobacco, Pulses, Oilseeds, Spices, Fruits, Beef, Milk, Poultry.

Industries: Garments, Spinning, Ship building, Textiles, Jute, Tea processing, Sugar, Newsprint, Cement, Fertilizer, Light engineering, Ceramic, Fish processing, IT solutions, Pharmaceuticals.

BANGLADESH IS ONE OF THE MOST BEAUTIFUL COUNTRIES IN THE WORLD WITH NATURAL SCENIC LANDSCAPES AND BIO DIVERSITY AND IS ON ITS WAY TO BECOMING ONE OF THE MAJOR SOUTH ASIAN ECONOMIES IN THE NEXT DECADE

Market size: Conservative estimate of a growing middle class of 30 million people (15-20% of total pop.), bigger than Malaysia, Brunei & Singapore combined.

Endowment: In addition to huge reserve of natural gas, Bangladesh has a pool of easily trainable human resources. Cost of operation, both in terms of tariffs and wages, is one of the lowest in the world.

SOCIAL & LOGISTICS



Structure: Liberal Democratic Society

Personality of people: Warm and hospitable

Seaport: Chittagong and Mongla

International Airports: Dhaka, Chittagong and Sylhet

Domestic Airports: Jossore, Cox's bazaar, Saidpur, Rajshahi and Barisal

Radio and Television: Transmission covers the entire country. Numerous private channels are in operation.

Telephone line per 100 people (World Bank 2012): 0.63

Internet: Broadband, easily available, connected to submarine cable

Popular sports: Football, Cricket, Hockey, Kabadi, Swimming, Chess

Tourist attractions: World's longest unbroken 120 km, sea-beach of Cox's Bazar, colourful tribal life of hill tracts, centuries old historical sites. (Some are pilgrimage of Buddhists, Hindus etc.) at Dhaka, Paharpur, Mainamati, Mohastangar; Sundarbans-the home of the Royal Bengal Tiger and largest mangrove forest in the world (a world heritage site), Beautiful Tea Gardens, River life, etc.

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Congratulations to the Government of Bangladesh on its 43rd Anniversary of Independence

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Induction of 3rd Boeing into Biman Fleet

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Dhaka, 11 February 2014: The third of four Boeing 777 300ERs of the new fleet of Biman, was inducted ceremoniously into the fleet today where the airline bade farewell to its long time workhorses of DC 10-30 amidst joy and sorrow and much fanfare. The event was attended by Sheikh Hasina, the Hon'ble Prime Minister of Bangladesh and other dignitaries.

WITH A NEW, BIGGER AND YOUNGER FLEET, BIMAN ASPIRES TO EXPAND FAST AND THE POSSIBLE DESTINATIONS INCLUDE NEW YORK, FRANKFURT, BIRMINGHAM AND TOKYO



With the induction of new generation Boeing 777 300ERs into the fleet, the flag-carrier has been quite successful in replacing the DC 10-30s, the longtime backbone of the fleet. The next Boeing 777 300ERs is joining the fleet next month, thus enabling the airline to get a new back bone comprising of brand new aircrafts of modern times. In 2008, the airline entered an agreement with Boeing for the acquisition of 10 new generation aircraft of 4 Boeing 777 300ERs, 2 Boeing 737-800 and 4 Boeing 787 — making it the the biggest ever deal in the history of the airline. Apart from the Boeings, the airline has 2 Airbus A 310s in the fleet. The last flight of the penultimate DC 10-30 will make its final flight on 20th instant on the Dhaka-Birmingham route. This historic event will help Biman record its name in the world history of aviation.

The airline had been suffering from the acute shortage of aircraft for a long time, which has in the long run affected its operations in many places it had a strong presence. The recent induction of long haul aircraft will enable the airline to resume the operations in places where it had operations.

In her speech, the Hon'ble Prime Minister assured all concerned of her government's cooperation and assistance needed for the airline to expand and flourish. She urged the management and the employees to exert all out-efforts in turning the airline into a beautiful airline of modern times.

Biman came into existence in 1972. Presently it flies to 18 places in the Middle East, Europe and Asia. With a new, bigger and younger fleet, Biman aspires to expand fast and the possible destinations include New York, Frankfurt, Birmingham, Tokyo and some other places.

A major improvement in the field of punctuality, information technology including website, advanced seat reservation and integrated revenue management system is paving the way for the airline to be the choice of today's passenger.

The programme titled "A Celebration of the Old and the New" was concluded by a performance by dance troupes and other festivity. His Excellency Ambassador Dan W Mozena and Boeing Representative Savith Gauda were present among the more than 300 invitees.

Congratulations

to the government and people of Bangladesh on your

43rd Anniversary of
Independence

Best wishes from the National University Hospital, Singapore

The National University Health System (NUHS) was established in January 2008 and consists of the National University Hospital (NUH), National University of Singapore's Yong Loo Lin School of Medicine, Faculty of Dentistry and the Saw Swee Hock School of Public Health. As Singapore's first Academic Medical Centre (AMC), we aim to bring together the tripartite mission of excellence in clinical care, translational clinical research and education.

The NUH is a tertiary referral centre for a comprehensive range of medical, surgical and dental specialties and it also houses the national centres of Cardiology (National University Heart Centre, Singapore) and Oncology (National University Cancer Institute, Singapore). The Hospital also provides full organ transplant programmes for both children and adults (in kidney, liver and pancreas) and is the only hospital in Singapore with separate adult and paediatric emergency care facilities.

In 2004, the NUH became the first Singapore hospital to receive the Joint Commission International (JCI) accreditation, an international stamp for excellent clinical practices in patient care and safety. In 2013, the hospital again became the first Singapore hospital to attain the new Academic Medical Centre (AMC) accreditation, which was recently introduced in January 2013.

If you are living in Singapore and would like to know more about how you and your family can access our medical services, please feel free to contact our Patient Liaison Centre.



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