



**FAST-MOVING CONSUMER GOODS (FMCG):  
NAVIGATING GROWTH AND OPPORTUNITIES IN BANGLADESH**



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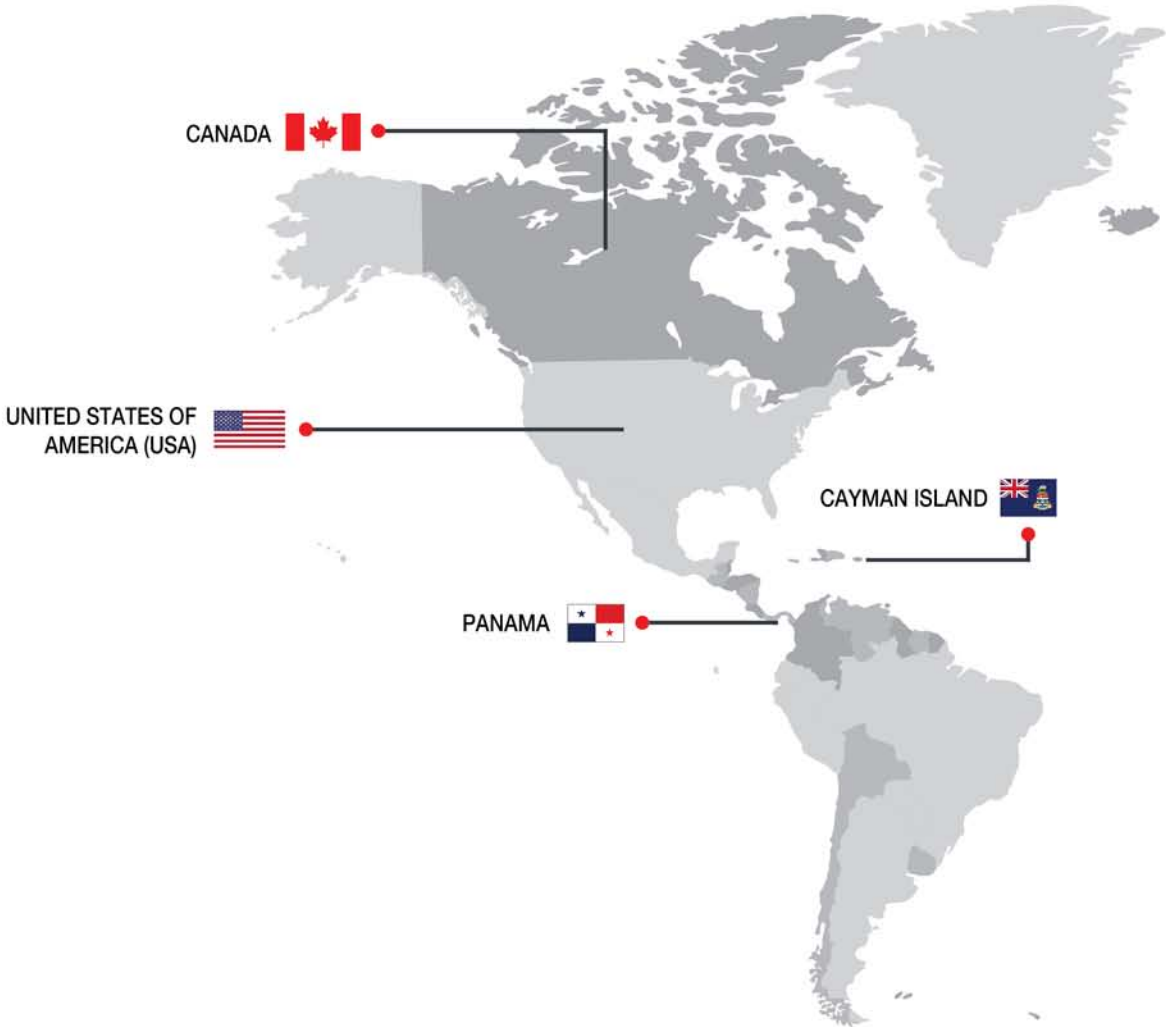
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# FICCI IS PROUDLY REPRESENTING INVESTMENT FROM **35 COUNTRIES**



# ABOUT FICCI

Foreign Investors' Chamber of Commerce & Industry (FICCI), the apex chamber of multinational companies, has been working as the development frontier of Bangladesh by creating significant footprints in economic growth since its journey started in 1963. As a leading chamber, FICCI represents Foreign Investors from Thirty-five (35) countries across the globe in Twenty-one (21) sectors in Bangladesh. In its six decades of excellent journey, around 210 member companies of this chamber are contributing around 30% internal revenue of the government and representing more than 90% inward FDI in Bangladesh. FICCI's member companies are aligned with the government's goal and contributing more for the community and society which eventually support the country to attain the vision of "Smart Bangladesh."



*From the desk of Editor*



We are pleased to dedicate this edition of the FICCI Monthly Bulletin to the Fast-Moving Consumer Goods (FMCG) sector of Bangladesh, aiming to highlight the untapped potential, challenges, and growth opportunities within this rapidly evolving industry. As the FMCG sector transitions from a traditional linear value chain to a more dynamically connected knowledge economy, this edition's articles seek to inspire all stakeholders to explore new avenues and unlock future growth opportunities.

Among the 21 sectors represented by FICCI, the FMCG sector stands out as one of the most vibrant. The FMCG market in Bangladesh serves as a reflection of the nation's lifestyle improvements, economic progress, and overall development. This sector has experienced significant growth, driven by rising consumer spending and an increase in Per Capita Consumption (PCC). The industry spans a wide range of products, including food and beverages, personal care items, and household products, and plays a crucial role in job creation through its extensive value chain, impacting millions of households indirectly.

Bangladesh's sustained GDP growth has fueled demand for an increasingly diverse array of FMCG products, from essential items to premium goods. The sector is characterized by intense competition and innovation, with both multinational and local brands vying for market share. Despite this growth, Bangladesh's PCC remains low compared to similar economies, presenting a substantial opportunity for further expansion. Rapid urbanization and a youthful, convenience-seeking population are driving demand for ready-to-eat meals, innovative personal care solutions, and other convenience-oriented products. Moreover, digital transformation and e-commerce, powered by widespread internet connectivity and smartphone usage, offer FMCG companies new ways to reach customers and enhance engagement.

To support economic growth, business expansion, and investment opportunities, FICCI regularly organizes events such as Luncheon Meetings and Leaders Talks, connecting members to discuss challenges and collaborate on solutions. As the leading chamber of foreign investors in Bangladesh, FICCI continues to play a pivotal role in advocacy, working closely with government authorities to foster a business-friendly environment that promotes private investment, business growth, and overall prosperity.

**T. I. M. Nurul Kabir**

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**Zaved Akhtar**  
President, FICCI and  
Chairman & Managing Director,  
Unilever Bangladesh Ltd.



## MESSAGE FROM THE PRESIDENT

Dear Fellow Members, Colleagues, and Stakeholders,

At the outset would like to acknowledge the sacrifice made by thousands, including the martyrs who have led us and paved the way for economic, social, and political freedom. We as a business community cannot ever pay back their sacrifices. I humbly pay my respects to the departed souls.

As we release this edition of our monthly bulletin, we focus on "Fast-Moving Consumer Goods (FMCG): Navigating Growth and Opportunities in Bangladesh," a crucial industry in our current economic landscape a cornerstone of our economy, showing robust growth driven by an expanding middle class, urbanization, and evolving consumer preferences. This sector continues to offer abundant opportunities for both local and foreign investors, with technology and e-commerce further enhancing its potential.

Recent periods we have seen the economic depravity marred by geopolitical tensions, inflation, economic slowdown, and the social unrests which has challenged the industry. The FMCG industry, which relies heavily on timely communication and efficient logistics, faced disruptions that underscore the need for resilient strategies. Despite these challenges, the sector demonstrated remarkable adaptability. Businesses swiftly leveraged alternative communication channels and reinforced logistics networks to minimize disruptions. Moving forward, it is essential that we continue to build a more robust and adaptable FMCG industry in Bangladesh—one capable of withstanding external shocks while continuing to deliver value to consumers.

These events also emphasize the importance of dialogue and collaboration between the private sector, government, and civil society. We must work together to ensure that the growth of the FMCG sector and the broader economy remains inclusive and resilient.

At the Foreign Investors' Chamber of Bangladesh, we are committed to supporting our members through these challenging times. We will continue to advocate for policies that foster stability and growth and provide the insights and resources necessary to navigate the opportunities and obstacles in the FMCG sector. Thank you for your continued resilience and dedication to fostering a thriving business environment in Bangladesh.

I would like to express gratitude to all the member companies and industry leaders for their exceptional contributions, which have significantly enriched our bulletin. My appreciation also goes to the patrons, sponsors, and the FICCI Secretariat for their substantial efforts in ensuring the publication of our bulletin.

Warm Thanks and Regards,

**Zaved Akhtar**  
President, FICCI

## SUSTAINABLE FUTURE OF DAIRY: THE ROLE OF THE PRIVATE SECTOR



**Laurent Ponty**  
Managing Director  
Arla Foods Bangladesh Limited



Dairy products, being one of the most nutrient-dense food sources, play a crucial role in the daily nutrition of a growing society like Bangladesh. The country currently produces around ten billion liters of liquid milk annually, positioning itself as one of Asia's largest producers. Over the years, the dairy industry has seen remarkable growth, with milk production increasing fivefold from 2010 to 2020.

The dairy industry in Bangladesh is currently at a critical juncture, facing formidable challenges over the next few years due to macro-economic factors such as the devaluation of the Bangladeshi Taka, a shortage of US dollars and increase in feed price. These issues could restrict access to necessary technology from abroad, impacting the industry's growth and modernization efforts. Therefore, it is imperative for local companies to foster transparent partnerships that focus on mutual growth and knowledge exchange to navigate these turbulent times.

The enhancement of dairy production efficiency is achievable through the adoption of advanced farming practices, improved cow husbandry, and optimized feed and land use. These measures not only increase the yield but also significantly reduce the emissions per liter of milk produced.



Innovations in feed are pivotal, particularly in mitigating methane emissions—a natural byproduct of ruminant digestion processes in dairy cows, beef cattle, sheep, and goats. Since feed composition is instrumental in influencing methane production, strategic feed management can serve as an effective approach to environmental sustainability in dairy farming. However, financial constraints among farmers pose challenges in adopting these practices, as many are already struggling to meet their existing business needs.



Moreover, ensuring the safety of dairy products and preventing microbial contamination is paramount. This requires not only infrastructure development but also education and awareness among producers and collectors. Knowledge dissemination about safe dairy practices can lead to the establishment of systems that safeguard the quality of dairy products, benefiting both the industry and the consumers. By addressing these multifaceted aspects—efficiency, sustainability, financial viability, and product safety—the dairy sector in Bangladesh can continue to thrive and contribute to the nation's nutritional needs and economic growth. Implementing such comprehensive strategies will require concerted efforts from various stakeholders, including farmers, industry experts, government bodies, and the community at large.

In the context of sustainable business growth, partnerships between companies in complementary industries are not just beneficial but essential. Such partnerships can streamline the supply chain, improve product quality, and enhance overall productivity by leveraging shared expertise and resources.



On that note, recently, the Danida Green Business Partnership (DGBP) under the Ministry of Foreign Affairs of Denmark is funding an innovative dairy project in Bangladesh titled “Green Dairy Partnership in Bangladesh - creating a sustainable and productive dairy value chain model in Southwest Bangladesh,” valued at BDT 254 million (DKK 25.5 million). The project aims to create a green, sustainable dairy business in Southwest Bangladesh, reducing greenhouse gas emissions and increasing income for 10,000 farmers, with a potential of 50,000 farmers. Arla Foods Bangladesh, PRAN Dairy, Solidaridad Network Asia, IDRN-Bangladesh Agricultural University, SEGES Innovation, and The Danish Agriculture & Food Council are the project partners.



In conclusion, the future of the dairy industry in Bangladesh hinges on strategic partnerships, knowledge exchange, and a commitment to sustainable practices. By focusing on these areas, the industry can overcome economic challenges, optimize resources, and continue a path of growth and development.



## NAVIGATING GROWTH AND OPPORTUNITIES IN THE FMCG SECTOR IN BANGLADESH: INSIGHTS FROM MARICO BANGLADESH



**Sumitava Basu**  
Country Head  
Marico Bangladesh Limited



### Introduction

The Fast-Moving Consumer Goods (FMCG) sector in Bangladesh stands as a pivotal force driving economic advancement and reflecting the nation's swift development. This industry, encompassing a diverse array of products including food and beverages, personal care and household care, is marked by its dynamism and resilience. This article explores the current landscape, growth drivers, challenges, and opportunities within the FMCG sector, with a particular focus on the contributions and insights from Marico Bangladesh.

### Current Landscape

The FMCG market in Bangladesh is experiencing robust growth, fueled by a growth in human capital and rising disposable incomes. Dominated by Brands of multinational corporations and formidable regional brands, the sector is characterized by intense competition and innovation. Consumer trends reveal a shift towards branded and premium products, driven by urbanization and evolving lifestyles. Furthermore, the digital transformation is reshaping consumer behavior, with e-commerce emerging as a significant growth channel.



### Growth Drivers:

**1. Economic Growth and Rising Incomes:** Bangladesh's sustained economic growth, with its impressive GDP trajectory, has led to increased consumer spending power. This economic prosperity has expanded the demand for a wide spectrum of FMCG products, from essential commodities to high-end goods.

**2. Urbanization and Changing Lifestyles:** The rapid pace of urbanization has significantly influenced consumer preferences. The growing urban populace, coupled with a younger demographic, is gravitating towards convenience-oriented products, ready-to-eat meals, and innovative personal care solutions.

**3. Rising Aspirations and Global Connections:** Aspirations among all segments of consumers is rising with time. Given that Bangladesh is globally well connected, latest trends travel fast from across the globe. Democratization of solutions that are affordable opens up new opportunities for growth. Building on this trend, organisations are diversifying. Marico Bangladesh, to share a context, has diversified its brand portfolio in the last 5 years, entering new categories such as Hair cleansing Shampoos, Cooling Oils, Skin Care, Baby Care, Men's Grooming and Food.

**4. Digital Transformation and E-commerce:** The widespread adoption of smartphones and internet connectivity has revolutionized the shopper landscape. E-commerce platforms are gaining prominence, offering consumers the convenience of online shopping and home delivery. This digital shift provides FMCG companies with opportunities to expand their reach and enhance customer engagement. Since 2022, Marico Bangladesh's e-commerce sector has achieved 15% growth – double the industry rate – through strategic execution, partnerships, and innovative campaign, leveraging the ongoing digitally transforming consumer journey.



### Challenges

Despite the promising outlook, the FMCG sector faces several challenges:

**1. Supply Chain Issues:** Efficient supply chain management is crucial for the FMCG sector's success. Infrastructure bottlenecks, logistical inefficiencies, and seasonal disruptions can potentially pose significant challenges. Only Organisations that invest in robust supply chain solutions to ensure right product availability and timely delivery stand to benefit.



**2. Regulatory Environment:** Understanding and operating within the complex regulatory framework in Bangladesh is an important tenet for any organisation in the Country. Compliance with various regulations pertaining to quality standards, labeling, and taxation requires meticulous attention and high level of rigour. Companies must stay abreast of regulatory changes to ensure consumer expectations are met with compliance.



**3. Market Saturation:** Market saturation in certain product categories necessitates innovative marketing solutions, new strategies and reinventing product differentiation levers to maintain a competitive edge.



### Opportunities

Despite the challenges, the FMCG sector is ripe with opportunities:

**1. Emerging New Categories and Market Segments:** There is significant untapped potential in the form of new categories and market segments such as rural markets and lower-income group consumer segments. Tailoring products and solutions at the right, accessible price points to meet the unique needs of consumers can unlock new growth avenues.

**2. Building strong Brands with Consumer Centricity and Competitiveness:** The FMCG market is intensely competitive, with numerous players vying for consumer attention. Brands which understand and have a close ear to consumers' evolving needs will grow from strength to strength, while brands which are disconnected are at a risk of losing consumer relevance. Brands that better understand emerging needs and solve them ahead of the curve will have first mover advantage. This requires a long term vision, focus and investments in strong Marketing Teams; Marketing processes from consumer understanding to landing the right value proposition accurately, and strategic Brand Development Capabilities as key levers for success.

**3. Innovation and Product Development:** Continuous innovation is important in the FMCG industry. Companies investing in R&D for new products, flavors, and formulations capture consumer interest and build new categories and build large businesses. Marico Bangladesh's journey is testament to this; strategic expansion in hair care, baby care and skin care segments has been instrumental in driving growth over the last 5 years.

**4. Strong Sales and Distribution Channel Development:** Given the large geographical terrain of Bangladesh, organizations that invest in establishing strong distribution channels in general trade and build robust sales systems will build an edge in taking brands to consumers' doorsteps. This requires sustained investment and capability development in building right sales structures and a culture of execution excellence and forward thinking. Marico Bangladesh has nurtured and built strong relationships across different channels such as Grocers, Cosmetics and Wholesale in both urban and rural geographies; this has been an important pillar in the growth journey.

**5. People:** FMCG organizations need strong leadership and culturally-aligned, high performance teams for success. Marico believes in nurturing talent, giving early empowerment and providing a canvas for members to paint their dreams. This has led to the creation of a large number of leaders from Marico who now lead organizations as CEOs and lead different functions as Heads of Department across different organizations in Bangladesh.

**6. Sustainability and Ethical Practices:** Consumers are increasingly prioritizing sustainability and ethical considerations in their purchasing decisions. FMCG companies that adopt environmentally friendly practices, reduce plastic usage, and ensure fair trade practices can enhance their brand reputation and attract a loyal customer base. Marico Bangladesh remains committed to sustainability and social responsibility, executing 31 projects in FY'24 that reduced power consumption and carbon emissions. Additionally, the acclaimed SWAPNO program, with Marico's partnership highlights significant contributions to social and financial inclusion.



**Statement from the Country Head of Marico Bangladesh: Mr. Sumitava Basu, Country Head, Marico Bangladesh Ltd says,**

"Bangladesh offers a uniquely favorable environment for FMCG businesses to flourish. The combination of a growing economy, a youthful and dynamic population and increasing digital connectivity, creates immense opportunities for innovation and growth. At Marico Bangladesh, we are committed to leveraging these opportunities to deliver superior value to our consumers. We believe in creating brands designed and tailored uniquely to the needs of consumers in the country. 99% of our business is from Brands proudly made in Bangladesh. Our focus on sustainability, ethical practices, and community engagement not only drives our business success but also contributes to the broader socio-economic development of the country. We believe in the potential of Bangladesh and are dedicated to playing a key role in the continued growth and transformation of the FMCG sector."

#### Future Outlook

The future of the FMCG sector in Bangladesh appears promising, with continued economic growth and consumer optimism. Companies should focus on building strong Brands, expanding general trade and emerging channel distribution, leveraging e-commerce and digital technologies, investing in supply chain enhancements, and embracing sustainability to stay ahead of the curve. Strategic partnerships and collaborations can also drive innovation and market expansion.

#### Conclusion

The FMCG sector in Bangladesh is poised for sustained growth, driven by a confluence of favorable economic and demographic factors. By addressing challenges and capitalizing on emerging opportunities, FMCG companies like Marico Bangladesh can navigate this dynamic landscape and achieve long-term success. Stakeholders across the industry must collaborate to foster innovation, enhance consumer experiences, and contribute to the nation's economic prosperity.

## FMCG: THE PULSE OF THE NATION



**Unilever**  
**Zaved Akhtar**

Chairman & Managing Director  
Unilever Bangladesh

### 1.0 Bangladesh FMCG Landscape

Bangladesh FMCG market today stands at size is ~€3.4bln. It has been growing at a CAGR of ~10% over the last decade. The evolution of the market is the story of the evolution of Bangladesh where in the initial days the market was catering to some basic needs optimized for the low disposable income of the mass. As the country evolved and the consumers got exposed to urbanization more and more categories developed. From the humble laundry soap that the erstwhile Unilever Bangladesh, i.e., Lever Brothers Bangladesh, started we have seen the market evolved to synthetic detergents, tiering of the market from mass to mid and premium and now of recent even liquids made foray.



Such stories are in abundance, should we talk about Oral Care, Hair Care, Household Care where category did not even exist and now these are one of the top markets globally.

### 2.0 Beyond FMCG

- Impacting Health, Hygiene and Lifestyle:** While for the common eye FMCG might be play of products, the role it has on changing in impacting our health & hygiene, lifestyle and nutrition is beyond comprehension. While the recent onslaught of the pandemic brought the humble soap on red carpet, the truth is that soap has been doing this role of saving lives for a decade. The founding fathers of Unilever goes back to the roots of when Lord Lever Hume founded Unilever in the quest of making soaps ubiquitous. A brand called Lifebuoy who's tag line has been "Shastho Shurokhae Lifebuoy", i.e., Lifebuoy for a healthy life, has been teaching Bangladeshi school children the proper way of hand washing at the tun of the decade. Two decades back, Pepsodent started one of the largest school dental programs in Bangladesh, when Bangladesh had severe challenges with cavities and bad breath due to bad oral hygiene. Lux, the beauty soap of the stars was behind some of the leading starts of today. Even brands like Pureit provides us access to safe drinking water in less than 10 c. Brands like Horlicks goes a long way to address the nutrition challenge of the country. Pran, Fresh, Radhuni et all has made significant inroads for accessible packaged foods. Today we can boast of home-grown Companies that play a pivotal role in the center of our plates. The social impact of FMCG goes into multiples of the market valuation.



• **Building a Sustainable and Socially Responsible Ecosystem:** Water and Energy conservations and reducing carbon emissions have been the key initiatives in this regard and the company continued to invest its effort to conserve these natural resources and reduce carbon footprint. In the last 11 years, water consumption in UBL operations was reduced by 37%, which can meet the demand of 788 million people for a day.

Energy consumption of UBL operations was reduced by 26%, which could light up more than 2.1 million family for a day. For the same period, Carbon emissions were scaled down by 22% (60,929.26 metric tons) which is equivalent to 2.81 million trees.

Since 2014 UBL continued its journey of “ZERO WASTE TO LAND FILL” by ensuring utilization of 100% solid wastes coming out of its manufacturing operations through partnering with government agencies, other MNCs as well as local vendors by co-processing, re-using, recycling, and recovering energy.



We remain committed to our war on plastics, and by 2022 we will revive our work on developing capability for transitioning 80% of our packaging portfolio to recyclable structure and crafting a sustainable business model to pioneer organised HDPE/LDPE plastic recycling in Bangladesh. As always, we will continue to utilize our purpose-led brands in Bangladesh to improve the health well-being of every community in this country and develop an inclusive society. Our brands are committed to taking impactful social initiatives under our brands' purpose, such as Dove is on a mission to empower over 5 million young people through DSEP by 2030, Lifebuoy aims to change the hygiene behaviour of 7 lakh children in Bangladesh by 2022, and Domex will help Bangladesh to achieve improved sanitation and hygiene target of SDGs. Finally, we are committed to equipping one million young people with essential skills by 2030 and utilizing the upskill to fuel Bangladesh's growth journey.

• **Generating employment:** FMCG business model is deeply entrenched into ensuring that we deliver our products to the last mile. This ideally means, if feasible in the hands of the consumers. That has led to design of different disruptive go to market models we resource to serve the consumers. While we have scores of people that generates orders and delivers to the shops.



• **Treadmill of Training:** FMCG also is the bastion for creating future leaders for the industry. Not only does core FMCG builds the business muscles, but it also creates depth in functional expertise. This industry is not for meek. One needs the ability to have the longer-term birds eye view of what lies ahead while at the same time the dexterity to get into the detail of executional nuances. You must understand how scale works to your advantage and how one can sweat the asset to get the best return to the business. FMCG is also the cradle for marketeers, where one needs to be observant enough to get under the skin of the consumers and fish out insights that can be transformed into a commercially viable idea where you create appeal by stoking the imagination of the consumers. Forecasting becomes a science and an art where one needs to do a bit of crystal ball gazing while.

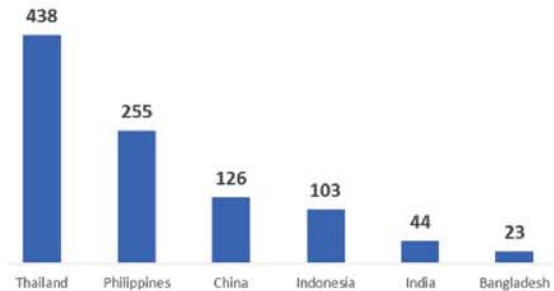
• **Leadership Factory:** FMCG has always been the net exporter of talents. Many industry stalwarts have dirtied their hands and moved up the ladder from here and expanded their footprint into other industries. This sector is a great grooming ground for anyone who wants to get a 360° view of from the cockpit where you get a bird's eye view of the end-to-end value chain and then need to get into the minute details of the millions of SKUs to decipher consumer and customer psyche. This unique blend only can be acquired through years of experience in this sector and then use that to go into other sector and bring disruption. Today, if we look at the big telecom, fintech and other large industries one will see a huge number of FMCG veterans are at the helm.



### 3.0 FMCG Headroom for Growth

Despite being in the folds for decades, FMCG as industry as substantial room to grow, one such measure is the Per Capita Consumption (PCC) that shows the depth of opportunity. Bangladesh has one of the lowest PCC and countries like Philippines is 10x+ with almost similar economic, demographic, and socio-economic context. Even our neighbor India, where many of the Human Development Index (HDI) are well below Bangladesh, the PCC is significantly higher. As an organisation we need to reflect and see what role we need to ply as market makers in Bangladesh.

PCC (US\$)



While Bangladesh economic progress has been much talked about it would be a huge generalization to say that the progress has been equitable. Like how the mighty Padma divides the delta into two halves, much of Bangladesh's economic progress also has similar disparity. Historical anomalies, geographic connectivity and economic viability led to Ready Made Garments and Remittance of foreign workers concentrate on East of Padma (Largely C North, C South, and East Regions). West of Padma (North and South Regions and Mymensingh) remains largely untapped and more rural and agrarian.



### 4.0 FMCG Value Creation Model of Today and Building Future fit Value for Ecosystem

One of the most well-oiled machines is the FMCG value creation model, where one designs products for the lowest cost, delivers through the most efficient go to market channels, while ensures operations are run in the most cost-effective fashion that enables businesses to generate sufficient cash for entering attractive markets or make acquisitions that can complement their organic growth. This simplistic articulation was well captured by McKinsey & Company in the 2018 article, The new model for consumer goods<sup>1</sup>. A good read to build one's appreciation.

As one spends now nearly two decades in FMCG and sees the transitioning of the external environment, one is convinced that future will be very different from what it is today. From the asset heavy, end to end control of flow of goods, easier awareness and access will likely to morph into a completely different play with ecosystem, platform and data let knowledge economy. We will be moving the business from a linear value chain to a dynamic connected ecosystem of Consumer, Customer, and Operations with Data, Tech and Analytics at the centre.

• **Ecosystem and Platform Play:** The intent of FMCG is to produce goods that consumers need and deliver those to the consumers. Today we deliver this through a lot of intermediaries and the future will entail transformation by disintermediation and remove any friction in the value chain. This will mean that the el dorado of FMCG will be products being produced for the consumers for the time and being fulfilled at her will. Access to technology just makes this today very common and easy.

The future platforms will need to be ably supported by some distinct ecosystem that creates value for the business, Content ecosystem, Innovation ecosystem, Communication, Customer Ecosystem and Operations ecosystem. All of these will play an integral role of feeding the platforms based on the needs of the platform.

• **Driving the Knowledge Economy with Data:** As we get into the platforms and ecosystems economy, we will see how multitude of data will come and overwhelm us. The competitive edge will only come when one is able to harness the data as that will reveal the real stories of small data behind the big data.

• **Mass Marketing to Mass Personalization:** All the data will now arm marketers to customize in a big way and see how they can serve many more bespoke cohorts over mass segments. The quality and the width of signals that we pick up whether offline and online will only determine how targeted one can go and how efficiently one can market with distinct content and serve them with the most customised solutions.

• **New ways of storytelling:** The way we communicate will also change and rather than having 'cultural stories' we will be having a lot more micro moments and will need to celebrate those more. Within culture we will see more and more newer subcultures that will get formed.

<sup>1</sup> <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/the-new-model-for-consumer-goods>

## 5.0 Economic Contribution and driver for \$0.5bn Economy

Private Consumption as a % of GDP is 77% in Bangladesh augers well for the FMCG. This will be a key driver for growth and as lifestyle improves, FMCG will open newer avenues for consumption. This leads to creation of a jobs due to the backward and forward linkages in the value chain. Indirectly FMCG impacts multiple households across the country and works as generator of income.

An accelerating FMCG will only drive the economic engine. Over the last 7 years Unilever Bangladesh itself has contributed to nearly BDT 15000cr as direct or indirect tax and dividends, imagine how much the rest of the market would have contributed to. As we see an acceleration of urbanization, new frontier cities, digitization, and more nuclear cities, we will see people looking improving their lifestyle and driving consumption which will drive the wheel of the economy.



## 6.0 Impact of Policy Reforms

There is significant opportunity to accelerate the FMCG sector through substantial policy reforms. Instead of harvesting the golden goose, it works well that we set the ground for accelerating the industry and build it for exports. This works well to drive the This sector works as the fuel for rest of the economy and

- **Duty Structure:** We have significant room to look at providing FMCG differential rate, largely because the sector is designed to improve lifestyle. Many cases duties for raw materials are equivalent to finished goods and in some cases many of the categories are seen as luxury and supplementary duty is added. None of these yields positive results and only leads to burden being transferred to consumers and holding back consumption.

- **Trademark Infringements:** Brands are at the heart of FMCG. Brands are built over a long period of investment and are sacred asset for the industry. Rampant plagiarism of the Brand IDs is detrimental to consumers and business. These need to be dealt with an iron fist.

- **IPR Rights:** Like Trademark IPR is an equally an important tool for FMCG. Significant investment goes into R&D and process design, so it is important that we protect the rights of the industry and rather collaborate with the industry on knowledge dissemination.

- **Level Playing Field:** Despite being in the same sector not all are as compliant and hence there are numerous examples of delinquents in the industry who would be flouning tax, excise, product standards, quality and even claims. We need to ensure that we formulate a proactive industry watch dog that not only monitors but also create the

- **Digitization, Digitalization and Digital Transformation:** This industry is ripe for disruption. From the basics of digitization of some of the activities to Digitalization of process to a complete rewiring to ecosystems are likely outcome. We need

- **Pack & Product Standards:** Consumer needs are diverse, and it means that as FMCG marketeers need to be in constant connect with consumer and design mixes that are attuned to the needs. Current regulatory around pack and products are more on compliance and adherence which, while is important could be more liberating should we be more dynamic in resetting and adjusting looking at global trends and nuances.

- **Sustainable Business:** Like any other sector, reducing our environmental footprint is critical for us to win in the longer term. Using renewable energy, reducing water consumption, creating a waste free world is critical for having a net positive carbon emission intent. It is not easy, but it is not impossible. We need to do it for our future generation. I hope we can leave behind a better world than what we have inherited.

## 7.0 Conclusion: The Pulse of the Nation

FMCG as a sector works as the pulse of the nation. It can assess the health of the economy well ahead of the economy showing signs of struggle or we when recovery is happening. Every day we reach each of the 35mln+ households and the 1.7mln retailers one way or the other. We partner with consumers and customers during their plight and celebrate during their joy. We can really make FMCG a great voice to drive sustainable development and inclusive economic growth.





## PETROMAX LPG: TRANSFORMING BANGLADESH'S ENERGY LANDSCAPE WITH A COMMITMENT TO THE COUNTRY AND ITS PEOPLE



In the evolving landscape of Bangladesh's energy sector, Petromax LPG, a subsidiary of SHV Energy, has established itself as a significant player in the Liquefied Petroleum Gas (LPG) market. SHV Energy, a Netherlands-based company with a 125-year history in the energy sector, operates in 25 countries and serves 30 million household, commercial, and industrial customers across four continents. Known for its industry-leading safety standards and people-centric approach, SHV Energy entered the Bangladeshi LPG market with a mission to provide reliable LPG solutions.



Petromax LPG has emerged as a prominent entity in this mission, driven by a commitment to safety, efficiency, and customer satisfaction. The company introduced Bangladesh's first Direct Delivery LPG service, providing cleaner, safer, and more affordable energy directly to end consumers. By establishing a robust distribution network, Petromax LPG has reached underserved and rural areas, where traditional fuel sources were previously common. This expansion has improved the quality of life for many Bangladeshis by offering a cleaner alternative to biomass and coal, thus reducing indoor air pollution and associated health risks. Currently, Petromax LPG holds an 8% market share in the country's LPG industry, with more than 100k MT of LPG distributed per year direct to the end consumers (Households, Autogas & Industrial bulk) and through our well-established dealers' network.





Through its network of LPG refueling stations, storage facilities, and transportation logistics, Petromax LPG ensures a steady supply of LPG while enhancing overall supply chain efficiency. This reduces costs and improves service delivery.

As the market for domestic LPG cylinders and associated services grows, driven by households transitioning from traditional fuels, the industrial sector—including textiles, ceramic and food processing— is increasingly adopting LPG due to its efficiency and lower environmental impact. Additionally, commercial establishments such as restaurants and hotels, with their high energy needs, are using LPG as fuel. Also, Autogas or LPG is poised to play a significant role in the automotive fuel sector.



Looking ahead, Petromax LPG is likely to continue focusing on expanding its reach, enhancing operational efficiency, and exploring new opportunities for growth. The company's commitment to innovation, quality, and customer service positions it well to play a pivotal role in the future of Bangladesh's LPG market, driving progress and improving the quality of energy solutions available to the nation.

We believe in the country, in the market and in the people.

## POWERING SMART BANGLADESH: DIGITAL TRANSFORMATION IN TOWERCO



**Md. Al-Amin Habib**  
Director, Service Excellence  
EDOTCO Bangladesh



The next generation of telecommunication businesses can achieve sustainability by rapidly adopting digitalization and automation. This is also crucial to positioning the country at the forefront of the Smart Bangladesh vision. For the TowerCo space, the question of digitalization and automation isn't why but when and how fast.

Adapting to digitalization is vital in Bangladesh's diverse geographical landscape. Frequent natural calamities such as floods, cyclones, and tornados have heightened the potential and necessity for digitalization. The full potential of digitalization must be unleashed to benefit the telecom industry, which is possible only by quickly adopting digital tools for site acquisition, BTS deployment, operations and maintenance. These tools are essential for ensuring seamless connectivity, optimizing costs, managing resources efficiently, and enhancing overall operational excellence.

EDOTCO Bangladesh, the country's leading TowerCo, is spearheading the digital transformation to foster nationwide connectivity. Its strategic digitalization initiatives set a benchmark for the industry, demonstrating how leveraging advanced technologies can significantly enhance nationwide connectivity and contributing to the Smart Bangladesh vision.



### Pioneering Digital Transformation

In 2021, EDOTCO Bangladesh led the transformation by developing nearly forty Power BI Dashboards to enable a comprehensive oversight of tower operations, including site acquisition, crisis management and energy consumption. Additionally, the company developed two platforms using Microsoft PowerApps tools to empower real-time decision-making and operational visibility across their network. These future-fit tools help facilitate intelligent business decisions through visual data analysis, particularly during natural disasters when restoring network connectivity is critical.

Integrating robotics is a classic example of automation in any industry. In 2022, EDOTCO Bangladesh implemented Robotic Process Automation (RPA) in its Tower Operations Centre (TOC). RPA uses software robots to automate repetitive tasks by mimicking human actions. This has significantly improved efficiency and accuracy in various business processes. Tasks such as site acceptance, fault management, and preventive maintenance, previously dependent on manual involvement, are now automated, immensely enhancing productivity, accuracy, data processing, and operational excellence.

In 2023, EDOTCO launched the Digital Tower Catalogue, a comprehensive database of tower sites, improving operations with 99% data accuracy and simplifying invoicing and financial management. This tool has enabled precise billing and reducing disputes with its clients, ultimately improving customer satisfaction.

Additionally, the Network and Planning Analytics (NaPA) platform integrates AI and data analytics to optimize tower site selection, supporting telecom operators in expanding their networks swiftly and strategically. Finding a suitable tower site location is a time-consuming process, which can delay the construction of a new tower by eight to twelve months. By analyzing supply and demand datasets, this technology identifies optimal tower locations while considering local population density, settlement patterns, and coverage gaps. Telecom operators in Bangladesh have already benefitted from this technology, which has helped them accelerate their network expansion strategy.

For ongoing maintenance and improvements, EDOTCO employs a Digital Twin Solution utilizing advanced drone technology to collect necessary data for tower maintenance. The drone is equipped to perform high-resolution tower inspections even from a remote distance. This innovation allows precise inspections without the need for physical touch in detecting faults and operational improvements, avoiding safety risks and enhancing efficiency.



### Key Steps for Future Transformation

The digitalization and automation journey of EDOTCO not only enhances operational efficiency but also sets a precedent for industry-wide transformation. EDOTCO aims to shift the industry paradigm by transforming it into a data-driven, digitalized organization that delivers world-class telecom solutions.

The TowerCo industry presents a sizable market for tech suppliers and innovators who can catalyze digitalization and automation as partners in growth. Co-creating solutions to enhance connectivity through digital and automated methods will benefit all stakeholders, providing an improved scope for nurturing local talent for the industry's evolving landscape and contribute meaningfully to Bangladesh's telecommunications infrastructure.

To expedite this transformation, the following key actions are essential:

- **Investment in Advanced Technologies:** Prioritize technologies such as AI, IoT, and machine-learning data analytics to optimize operations and improve decision-making.
- **Enhanced Data Integration:** Implement robust systems for seamless data flow across operations.
- **Innovative User-Friendly Solutions:** Develop interactive dashboards and engaging apps.
- **Foster Collaboration with Tech Partners:** Co-create tailored digital solutions with technology suppliers.
- **Upskill Workforce:** Invest in training programs to enhance digital literacy and technology adoption.
- **Strategic Alignment with Regulatory Frameworks:** Align digital transformation strategies with regulatory standards.

By taking these proactive steps, tower companies can navigate digital transformation effectively and lead the charge in shaping a resilient and technologically advanced telecom industry in Bangladesh.

### Path to Sustainable Future

Reflecting on the imperative need for digitalization and automation in the TowerCo industry to propel Bangladesh towards a smarter future, EDOTCO's success through digital transformation provides a playbook for faster adoption of digital operation. Through its steadfast commitment to innovation, EDOTCO demonstrates the transformative potential of digitalization and automation in achieving business excellence and making a sustainable impact. Now is the time to take significant strides together for a better industry.



## **CHEVRON SPONSORED SUMMER SCHOOL CLOSING CEREMONY HELD AT ASIAN UNIVERSITY FOR WOMEN (AUW), CHITTAGONG**

Asian University for Women (AUW) celebrated the successful conclusion of its 2024 Summer School program with a closing ceremony held on 30th July 2024 at the AUW campus in Chattogram. The event was attended by distinguished guests, students, parents, media and representatives from Chevron Bangladesh.

Chevron Bangladesh has been a key partner in AUW's Summer School initiative since its launch in 2019, helping to shape its development and success. This year, from June 27 to July 25, 89 outstanding female high school students from all around Bangladesh participated in the Summer School program, which offers an intense four-week curriculum. With guidance from a group of renowned local and international teachers, the curriculum provided a thorough examination of mathematics, physics, chemistry, computer coding, and public health.



The purpose of the AUW Summer School is to improve students' abilities and knowledge in order to better equip them for their future academic work in STEM subjects. Students who participated in this year's program now have the knowledge and self-assurance to pursue professions in technology and investigative science as well as postsecondary education.

Chevron Bangladesh representatives conveyed their excitement for the company's continued partnership with AUW and lauded the program's ability to encourage and mentor young women toward STEM professions.

Distinguished guests graced the concluding event, among them included, Dr. Rubana Huq, AUW Vice Chancellor and Dr. Mohiuddin Ahsanul Kabir Chowdhury, Director of AUW Summer School. The ceremony was coordinated by Ms. Fatema Mehejabin and Ms. Sharna Biswas Eity, with Ms. Samia Jarin Ava serving as the event moderator. Among the students four of the girls got the "Emerging Woman Leader in STEM" award. They are Fahmida Kamal from Dhaka, Tahiya Muhaira from Dhaka, Chowdhury Abida Jannat from Sylhet, Shah Jafrin Sultana from Sylhet.

The successful conclusion of this year's Summer School program reaffirms AUW's commitment to fostering academic excellence and empowering young women to lead in STEM fields.



## THAI AMBASSADOR VISITS SCCBD PLANT AND UNVEILS CSR

Siam City Cement (Bangladesh) Ltd. (SCCBD), popularly known as INSEE Cement, a subsidiary of Siam City Cement PLC, is one of Thailand's most significant investments in Bangladesh's manufacturing industry. As one of the producers of premium cement in Bangladesh, INSEE Cement prides itself on its outstanding quality and commitment to excellence. SCCBD is anchored on four major commitments: working as a team, doing what is right, challenging conventions, and caring about our future.



In alignment with the company's "Sustainability Ambition 2030," SCCBD launched this year's CSR activities with the esteemed presence of the Thai Ambassador to Bangladesh, Her Excellency Makawadee Sumitmore. The CSR program was inaugurated in collaboration with the Royal Thai Embassy of Bangladesh, marking a significant contribution towards community development and environmental sustainability.





The CSR initiatives included the planting of 500 trees and substantial improvements to Sonakanda Beparipar Government Primary School, the nearest government primary school in our community, which currently serves 550 students. Recognizing the urgent need for electrical and water supply line maintenance due to their deteriorated condition, SCCBD took proactive measures to ensure the safety and well-being of the students. Given the extensive formalities required for maintenance in government institutions, SCCBD undertook this responsibility as part of its commitment to safety and community welfare.



In addition to the maintenance of electrical and sanitary facilities, SCCBD contributed to other essential improvements, including painting the school building, providing ceiling fans, pedestrian fans, and chairs for classrooms and the teacher's room. These initiatives are aimed at creating a safe and conducive learning environment for the students.



The CSR program of INSEE Cement Bangladesh was officially inaugurated by Her Excellency, Makawadee Sumitmore, Ambassador of Thailand to Bangladesh, alongside Mr. Mahmud Hasan, CEO and Managing Director of Siam City Cement (Bangladesh) Ltd., delegates from the Royal Thai Embassy, and employees of INSEE Cement Bangladesh. During the CSR inauguration, the Royal Thai Ambassador, Her Excellency, visited the SCCBD plant located in Bandar, Narayanganj. During her visit, Her Excellency shared valuable insights on SCCBD's sustainable development goals and engaged in discussions with the employees, exchanging views on various initiatives and strategies for achieving these objectives. This event underscores SCCBD's commitment to sustainability, safety, and community development, setting a precedent for future initiatives that aim to make a positive impact on society and the environment.





LafargeHolcim

## NCC OFFICIALS VISIT LAFARGEHOLCIM BANGLADESH'S CHHATAK PLANT TO SEE THE MUNICIPAL SOLID WASTE MANAGEMENT

A delegation from Narayanganj City Corporation (NCC) recently visited the Geocycle facility at Chhatak plant, the waste management wing of LafargeHolcim Bangladesh Limited (LHBL). The team later visited the Material Recovery Facility in Sylhet, a collaborative initiative between Sylhet City Corporation (SCC) and LafargeHolcim Bangladesh for municipal solid waste management of the city. The visit objective was to gain insights of the collaboration between LHBL and SCC and also to see best practices that could potentially be adapted for implementation in NCC for sustainable waste management.



The six member delegation led by Md. Moinul Islam, Urban Planner of NCC was given a brief presentation and comprehensive tour of the Geocycle facility, where they witnessed the innovative approaches by LafargeHolcim Bangladesh in co-processing municipal solid waste sustainably.

Expressing enthusiasm following the visit, Moinul Islam, emphasized the NCC's keen interest in establishing a similar state-of-the-art material recovery facility within its jurisdiction. Such an initiative aligns with NCC's ongoing efforts to promote environmental sustainability and address the challenges posed by urban waste.

Latifur Rahman, Head of Geocycle Bangladesh said "We are committed to support authorities like NCC in their endeavors towards sustainable municipal solid waste management. Through continued collaboration and knowledge sharing, both parties aim to foster cleaner, greener, and more resilient communities for tomorrow."

Geocycle, the waste management wing of Holcim Group headquartered in Switzerland is the leading provider of industrial, agricultural, and municipal waste management services globally and currently operates in 40 countries with proven technology of "co-processing". Geocycle manages more than 10 million tonnes of waste annually worldwide, thus making a significant contribution in bringing society a step closer to a zero-waste future. Geocycle invested in recent years in Bangladesh and revamped its capacity and facility. This is one of a kind solution in the country with potential of becoming strong stepping stone towards sustainable waste management. LafargeHolcim Bangladesh has successfully disposed of approx. 50,000 MT of different kinds of wastes like municipal solid waste, tannery, textile, pharmaceutical, FMCG and other solid waste in 2023.





## LAFARGEHOLCIM ORGANIZES WORKSHOP ON ENVIRONMENT FRIENDLY BLOCKS

LafargeHolcim Bangladesh Limited (LHBL) one of the leading building material manufacturers of the country recently organized a two day long workshop in Dhaka on environment friendly Blocks. A total of 30 Engineers participated at the workshop.



The workshop was inaugurated by Fakhruddin Mohammad Khan, Head of Technical Services, LHBL. Engineer Md. Abu Sadeque, Executive Director, Centre for Housing & Building Research presented the keynote at the workshop. Anwar Hossain, RSM and Farjana Ehsan, DGM - Business Development were also present during the workshop.

The manufacturing process, technical features, customer and environmental benefits of Holcim blocks were shared with the participants at the workshop. It can be mentioned that LafargeHolcim Bangladesh entered into the Block business in March, 2024.



## DRIVING FMCG GROWTH THROUGH TELECOM INNOVATIONS: INSIGHTS FROM ROBI

As Bangladesh's economy surges forward, the Fast-Moving Consumer Goods (FMCG) sector is witnessing unprecedented growth. In many ways, it is the power of digital innovation that is creating the space for accelerated growth of the FMCG sector. In this context, there are plenty of best practices from innovation led digital telcos like Robi that can help the FMCGs. We believe the following experiences from Robi can offer excellent models for the FMCG sector to adopt and thrive.



### Customer 360: Harnessing Data for Enhanced Customer Insights

Telecom companies like Robi generate vast amounts of data through various touchpoints—calls, SMS, app interactions, and more. As a data driven company, Robi connects all these customer footprints for unique and comprehensive view of customer. This helps in mining customer insights for action in order to stimulate growth of the business. FMCG sector can readily benefit from such insights through a secured well regulated collaboration framework that adheres to our national privacy and security policy and legal compliance.

### Location based Greetings from Robi: Personalized Engagement During Key Events

During Eid-ul-Fitr, Robi sent location-specific greetings to Eid travelers. This personalized Eid greetings added to the festive mood of the occasion for our customers. This innovative approach to strengthening customer engagement offers a unique model for the FMCG sector to redesign their approach to customer engagement as they undergo digital transformation of their business model. They can reach out to customers at right time and right location with right product or offer leveraging such capabilities.

### Measuring Share of Brand Visibility using AI

Through computer vision-based solutions, Robi has developed a solution that evaluates share of brand visibility of the trade materials, providing a comprehensive view of market presence. This automated evaluation process can help FMCG leaders gain valuable insights into their trade material deployment and market positioning, driving more informed decision-making and strategic planning. This clearly shows how innovative digital approach from a leading Telco like Robi can support the FMCG sector to deploy efficient models for determining their investment for trade promotion in the market.

In the advent of the fourth industrial revolution, industries across the spectrum is fast tracking adoption of innovative digital technologies to remain relevant in the fast evolving market. This is necessitating a rethink in every aspect of life. FMCG being a key partner in everyone's daily life is very much at the forefront of this transformation process.

Therefore, there is massive collaboration opportunities for the FMCG companies to work with digital telcos. We believe Robi's expertise as outlined here offers a unique proposition to kick start this collaboration.



## UNLOCKING THE POTENTIAL OF PEOPLE WITH DISABILITIES

According to the World Health Organisation (WHO), 1.3 billion people, or 1 in 6 individuals, are currently experiencing significant disabilities, marking one of the most marginalised populations in terms of employment and educational opportunities. At Unilever Bangladesh, we are committed to ensuring equity and become the top employer of choice for People with Disabilities (PwDs). To demonstrate this commitment, we aim to increase the participation of PwDs in our workforce and provide them with the necessary support and environment to perform effectively.

**Increasing**  
the participation of PwDs

Providing **necessary support** and environment

### Steady Progress for Inclusive Growth

Our goal is to have 5% of our workforce composed of PwDs by 2025. As of 2023, we have recruited nearly 50 people with various degrees of disabilities across different functions.

**5% PwDs**  
in our Workforce by 2025

**50 PwDs**  
recruited in 2023

### Our Approach

We have implemented measured operating procedures, such as sensitisation sessions and safety protocols, to ensure a supportive environment for disabled employees. By collaborating with agencies dedicated to the betterment of PwDs, we aim to enhance their employability and integrate them into our workforce. We also partner with organisations to promote awareness and integration, offering mentorship, coaching, and internships to students with impairments.

Conducted  
**sensitisation sessions**  
and established  
**safety protocols**

Collaborated with  
agencies to  
**enhance**  
**employability**

Partnered with organisations  
to **promote awareness**  
and **integration**

Offered  
**mentorship, coaching**  
and **internships**

This year, we launched a structured internship programme to upskill PwD resources. In July, we welcomed our first batch of PwD interns to our Corporate Office, which boasts a 97% accessibility score in Equity, Diversity, and Inclusion (ED&I) and features a comprehensive emergency evacuation and infrastructure management plan for people with varying degrees of disability.

Internship Programme  
for PwDs **launched**  
**in 2024**

**97%**  
Accessibility Score in EDI  
at our Corporate Office



## **Towards a more Equitable Society**

Unilever's unwavering commitment to ED&I is a reflection of our core values. Our initiatives for PwDs are more than just policies; they are a testament to our belief in the untapped potential and unique perspectives that these individuals bring to our workforce. As we move forward, we remain dedicated to fostering an inclusive culture where every employee is valued, and diversity is celebrated as a strength. Our journey towards becoming the top employer for PwDs is ongoing, and we are confident that our efforts will enrich our company and contribute to a more equitable society.

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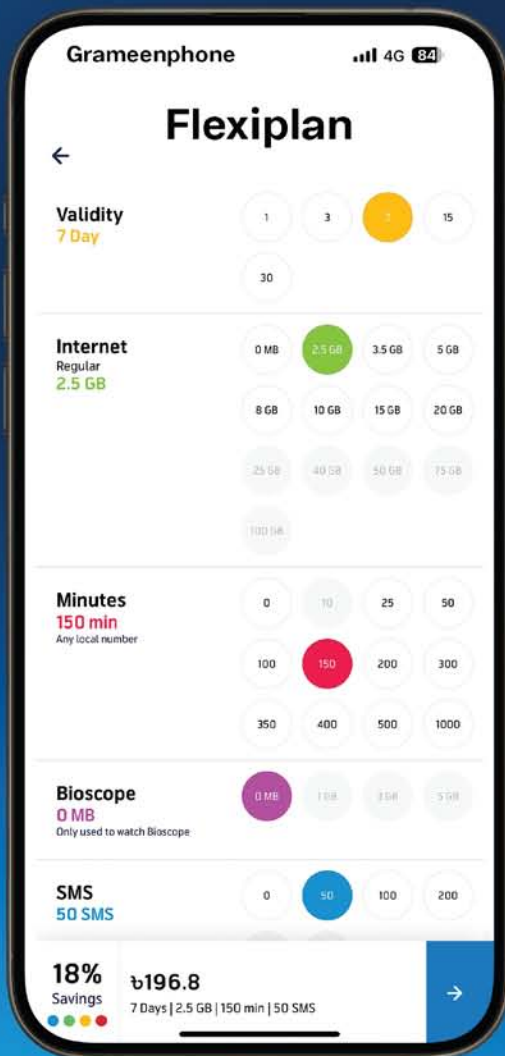


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