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## 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."

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## *From the desk of Editor*

This month's bulletin focuses on ESG, Sustainability, and EPR policy. FICCI is advocating and promoting these agendas at the member level and also contributing at the policy level. When businesses grow, the national economy grows. Evidence from global experience shows that growth harming the environment cannot be sustainable. Bangladesh faces significant challenges to its growth and development potential in the coming decades due to climate change, pollution, and environmental degradation. Now it is high time to implement the ESG (Environmental, Social, and Governance) principles before it is too late.



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

Green growth is crucial for inclusive development. The government's 8th Five Year Plan aims to eliminate extreme poverty and achieve upper-middle-income status by 2031 and high-income status by 2041. The Bangladesh Delta Plan 2100 addresses long-term climate vulnerabilities, embedding green growth in national plans.

Businesses can drive green growth by adopting green value chains, minimizing waste, using sustainable materials, and reducing energy consumption. This approach creates jobs, improves air quality, protects water resources, and mitigates climate change, benefiting society and the environment.

Implementing ESG principles is vital for sustainable growth. Enhancing transparency and accountability through e-governance and ethical corporate governance is essential. FICCI supports business growth and national development goals for a just and sustainable society.

As a business chamber we promote business growth and support national development goals for a more equitable and just society, where businesses can flourish in a transparent, accountable, responsible, healthy and sustainable environment.

Bangladesh needs legal reforms, transparency measures, and stakeholder engagement to strengthen the regulatory framework and support green growth strategies.

This issue features contributions from business leaders and promotes member stories and activities. Our bulletin is widely circulated among stakeholders, government ministries, regulators, members, diplomatic missions, development partners, and chambers. We welcome feedback at [info@ficci.org.bd](mailto:info@ficci.org.bd).

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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,

As we step into June, a month that heralds the arrival of monsoons and the promise of renewal, we are reminded of our responsibility towards our environment. This year's Environment Day theme, "Land Restoration, Desertification, and Drought Resilience," resonates deeply with the challenges and opportunities we face in Bangladesh and beyond.

The importance of land restoration cannot be overstated. As we continue to expand our industries and infrastructure, we must remain committed to sustainable practices that protect and rejuvenate our natural resources. Desertification, while often perceived as a distant threat, is a pressing concern that can have severe impacts on our agricultural productivity and food security. We must be proactive in implementing measures that mitigate these risks and promote drought resilience.

Our chamber is dedicated to fostering a business environment that not only thrives economically but also contributes positively to the ecological balance. I urge all our members to incorporate sustainable practices within their operations. Simple steps, such as adopting water-saving technologies, investing in soil conservation, and supporting reforestation projects, can make a significant difference.

This month, let us take inspiration from Environment Day and reaffirm our commitment to environmental stewardship. Together, we can lead the way in demonstrating that economic growth and environmental sustainability are not mutually exclusive but can, in fact, complement each other beautifully.

I am proud of the strides our chamber has already made in this direction, and I am confident that with your continued support and innovation, we will achieve even greater heights. On behalf of the Foreign Investors' Chamber, I extend my heartfelt gratitude to all our members for their unwavering support and encourage everyone to continue their efforts in creating a sustainable future for generations to come.

I would like to thank all the industry leaders for their exceptional contributions that have significantly enriched our bulletin. My deep appreciation goes out to the patrons and sponsors, FICCI Secretariat whose substantial support and contribution ensures the bulletin's timely publication.

With Thanks and Regards,

**Zaved Akhtar**  
President, FICCI



## NATIONAL LOGISTICS POLICY 2024: FROM POLICY FRAMEWORK TO EXECUTION



FICCI organized a seminar titled **“National Logistics Policy 2024: From Policy Framework to Execution”** on 25 June 2024 at The Westin Dhaka. **Principal Secretary** to the Honorable Prime Minister and Chair of the National Logistics Committee **Mr. Mohammad Tofazzel Hossain Miah** attended the seminar as the **Chief Guest** while Chairman of Chattogram Port Authority (CPA) **Rear Admiral Mohammad Sohail**, OSP, NUP, PPM, psc were present as the **Special Guest**.







Former President of MCCI Ms. Nihad Kabir shared the Key-note Presentation at the Seminar. The seminar was moderated by Dr. M Masru Reaz, Chairman and Founder, Policy Exchange Bangladesh. Ms. Shahida Sultana, Director General (Executive Cell), PMO and Member Secretary of National Logistics Development and Coordination Committee; Mr. Syed Ershad Ahmed, Country Manager & Managing Director, Expeditors (Bangladesh) Ltd. and President of AmCham and Former President of FICCI; Mr. Abul Kasem Khan, Vice Chairman, AK Khan & Co. Ltd and, Former President of DCCI and Mr. Nikhil D'Lima, Managing Director of Maersk Bangladesh participated in the seminar as the panel speaker.



FICCI President Mr. Zaved Akhtar, Board of Directors, representatives from different embassies, ministries, other stakeholders, High officials of FICCI member companies, attended the seminar among other dignitaries.



## SUSTAINABLE BUSINESS FOR A SMART SUSTAINABLE BANGLADESH

**FICCI**  
FOREIGN INVESTORS'  
CHAMBER OF COMMERCE & INDUSTRY



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



### Preface: Running Out of Time

I was recently reading the Bangladesh Country Environment Analysis and I must say it left me perturbed to say the least. To quote the report, "In Bangladesh, the exposure to environmental health risk factors is at critically high levels. Four major environmental health risks were associated with over 272,000 premature deaths and 5.2 billion days lived with illness, which has an annual cost equivalent to 17.6 percent of GDP in 2019." As we breach the 1.5° mark<sup>1</sup>, we are running out of time and without urgent action, including further adaptation and resilience measures, the country's robust growth potential could be in risk.



### Green Growth: Digging Ourselves Out

Mid-June, I was at the launch of World Bank's Framework for Implementing Green Growth for Bangladesh. The framework elucidates that by balancing economic prosperity with environmental compliance, benefits, and protection—can be a strong and sustainable driver of growth. As the Bank's Country Director says "Global experience shows that growth that harms the environment cannot be sustained. On the other hand, green growth can offer a strong and effective way to reduce poverty while safeguarding our environment, essentially serving as a catalyst for growth." I am a big advocate of this. From a business perspective green growth can only come when we see it from the perspective of a Green Value Chain Development which is a systemic approach, which integrates environmental support functions, environmental rules and regulations, and market players. It transforms the conventional linear view of value chains into a cyclical system view in which value chains operate in the natural environment on which they depend and which they also affect. Green value chains can also help to improve social welfare by providing better working conditions for employees and by supporting local communities.

Green value chains are important for industries for several reasons, including:

- **Environmental benefits:** Green value chains can help to reduce the environmental impact of an industry, by minimizing waste, using more sustainable materials, and reducing energy consumption. This can help to improve air quality, protect water resources, and mitigate climate change.

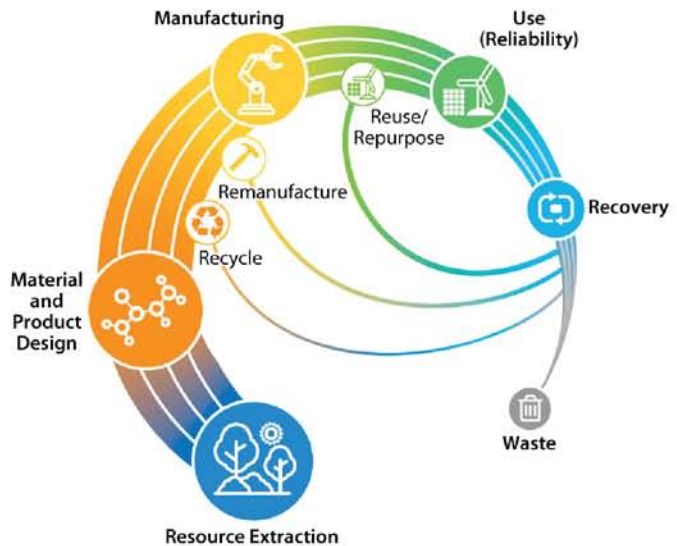
<sup>1</sup> Limiting global warming <1.5°C will significantly reduce the risks, adverse impacts, and related losses and damages from climate change.



- **Economic benefits:** It can also create new economic opportunities, as businesses develop new products and services that are more sustainable. This can lead to job creation, increased investment, and a more competitive economy.

- **Social benefits:** It can also improve social welfare, by providing better working conditions for employees and by supporting local communities. This can lead to a more equitable and sustainable society.

The manufacturing industry is making progress in adopting green value chains. For example, many manufacturers are now using energy-efficient equipment, recycling materials, and designing products that are easier to repair and recycle.



### Palm Oil: A Compelling Case Study of When Green and Economics Meet

Soaps are an important category in Bangladesh market for providing consumers with a means for daily personal hygiene. Toilet soap market makes up around 95% of the soap bars market because it provides an affordable option for consumers. The size of Toilet Soap market in Bangladesh is approximately 65,000-70,000 metric tons (MT) annually.

A minimum 70% Total Fatty Matter (TFM) has been mandated for manufacturing toilet soap.

The oils required for manufacturing Toilet Soaps are from Palm trees, and the increasing demand for palm oils have in the past contributed to widespread cases of deforestation in the world. The palm oil deforestation map covers the rainforests of Southeast Asia, Latin America, and West Africa, bringing negative consequences for tropical wildlife and our planet in general. Palm oil cultivation and production also contributes to global warming by increasing greenhouse gas (GHG) emissions due to carbon release, particularly, after slash-and-burn practices, reduces soil health and adds to water pollution.

Oils and soap noodles are required for manufacturing Toilet Soap are highly import dependent. For context, every year a total of approximately 30,000 MT Crude Palm Kernel Oil and RBD Palm Stearin including approximately 22,000 MT of soap noodles are being imported in Bangladesh annually for that purpose. However, globally the soap industry has gone through an evolution, and it is feasible to produce an excellent quality soap bar with no more than 40% TFM and in some cases even less. Further, due to lower amount of fatty matter going down the drain, the impact on wastewater treatment is reduced as well.

Regulatory reforms that are in line with science and technological developments can help to reduce the dependency on oils /TFM for making soap and will ensure tremendous environmental and fiscal benefits for Bangladesh.

### Components of Green Value Chain: Enabler for Green Economy

Green Value Chain Development is a systemic approach and can be divided into 3 distinct buckets.

#### 1. Sustainable Sourcing

Sustainable sourcing is critical across all industries. The goal of sustainable sourcing is to build strong, long-term relationships with suppliers. Improving performance on environmental, social, and ethical issues is vital to developing such relationships. Working toward this has become an extension of a company’s commitment to corporate responsibility and, as such, a key component of the overall business structure and model.

Key measures under sustainable sourcing for FMCG company -

- Sourcing of raw/agricultural material
- Sourcing of Packaging material
- Sourcing of paper-based office material

Relationship of sustainable sourcing with SDG -

- SDG 13: Climate Action by reducing greenhouse gas emissions, deforestation, and resource extraction.
- SDG 14: Life Below Water by protecting marine ecosystems and conserving marine life.
- SDG 15: Life on Land by safeguarding terrestrial ecosystems and biodiversity.





Government Recognition, Benefits, and Incentives to promote sustainable sourcing -

- Industry can get duty benefit and express service in customs during releasing of raw materials and packaging materials which will be sourced from sustainable sourcing.

**2. Sustainable Production and Consumption**

Sustainable production and consumption can be defined as production and use of products and services in a manner that is socially beneficial, economically viable and environmentally benign over their whole life cycle.

Key measures under sustainable production and consumption for FMCG company -

- Using of renewable energy source
- Reducing Carbon emissions
- Waste reduction
- Water savings
- Introducing of ETP

Relationship of sustainable production and consumption with SDG -

- SDG 6: Clean Water and Sanitation by reducing water pollution, introducing ETP and promoting responsible water use, water-intensive products and supporting water conservation initiatives.
- SDG 7: Affordable and Clean energy by encouraging the use of clean and renewable energy sources. Industries adopting energy-efficient technologies and renewable energy solutions.
- SDG 12: Responsible Production and Consumption by focusing on minimizing resource extraction, waste generation, and environmental impacts.
- SDG 13: Climate Action by adopting low-carbon and resource-efficient manufacturing processes.
- SDG 14: Life Below Water by reducing plastic usage, promoting sustainable seafood consumption, and reducing pollution.
- SDG 15: Life on Land by promoting sustainable consumption habits, fostering a more sustainable relationship with nature.

Government Recognition, Benefits, and Incentives to promote sustainable sourcing -

- VAT structure for products produced under components “Sustainable production and consumption” can be more beneficiary compared to regular products.

**3. Waste Management and Plastic Circularity**

Waste management is where we close the loop; we must reuse and recycle as much waste as we can so that it can re-enter the economy rather than sitting in a landfill or littering the environment.

Key measures under Waste Management and Plastic Circularity for FMCG company -

- Recycle, re-use or co-process of waste which gets produced during production.
- Introducing of SWM program
- Reduction of virgin plastics
- Using of recycled plastics
- Using of reusable, recyclable, or compostable plastics
- Collection and process of plastics

Relationship of Waste Management and Plastic Circularity with SDG -

- SDG 6: Clean Water and Sanitation
- SDG 9: Industry, Innovation, and Infrastructure
- SDG 11: Sustainable Cities and Communities
- SDG 12: Responsible Consumption and Production
- SDG 13: Climate Action
- SDG 14: Life Below Water
- SDG 15: Life on Land





## Government Recognition, Benefits, and Incentives to promote sustainable sourcing -

- Corporate Tax can be lower for industry who introduced “Waste Management and Plastic Circularity” in their value chain initiatives.

## Components of Green Value Chain: Enabler for Green Economy

Government can introduce a certification process for industry who are implementing green value chain initiatives in their business. Different dynamic ratings (A+, A, B+, B etc.) can be given by government authorities in certification based on the performance of the industry.

Government Recognition, Benefits, and Incentives to promote green value chain initiatives.

- Government can introduce annual award for industry as a recognition of best practices.
- Top management Chair/CEO of such industry can get special entitlement like CIP.
- Industry can use their certification for commercial purpose.
- EPB can provide special and express support to facilitate export of products which are produced under green value chain.
- Industry can get duty benefit and express service in customs during releasing of capital machineries, raw materials and packaging materials which will be imported for either install green value chain initiatives or produce products under green value chain.
- VAT structure for products produced under green value chain can be more beneficiary compared to regular products.
- Corporate Tax can be lower for industry who introduced green value chain initiatives.
- Loan with lower interest rate can be given to industry to initiate green value chain in the business process.



## Post Face: What Needs to be Done

As I had mentioned at the beginning of the article, we are running against time. It is now time to create concrete steps that helps us to take decisive actions to accelerate the ‘Green Growth’ to business a sustainable business for a smart and sustainable Bangladesh.

- **Policy Framework:** Leverage other trade chambers and Build platform to conduct private sector dialogues on green value chain policy construct, policies, and reforms with GoB. Proposed Responsibility: FICCI, BIDA & BUILD
- **Building Competitive Advantage in the Business Model:** Introduce financial measures, incentives, and capability integration to build competitive edge through GVC, especially for MSMEs. Proposed Responsibility: FICCI, BIDA & DCCI
- **Human Capital Development:** Facilitate human capital development through awareness building, knowledge sharing, and youth partnership. Proposed Responsibility: UNDP, World Bank & ADB
- **Research & Development:** Academia, private sector, and public sector partnership to build deeper understanding and knowledge on GVC. Proposed Responsibility: UNEP & UNDP
- **Reporting:** Voluntary reporting of existing GVC initiative into the SDG tracker. Proposed Responsibility: FICCI & A2i



## PREDICTABLE TAX POLICIES: A CATALYST FOR INCREASED FDI IN BANGLADESH'S TELECOM SECTOR



**Mr. Taimur Rahman**  
Chief Corporate and Regulatory Affairs Officer  
Banglalink Digital Communications Ltd.



As Bangladesh advances towards its technology-driven Smart Bangladesh Vision 2041, the telecom industry emerges as a crucial sector catalyzing this transformation. The telecommunications sector in Bangladesh significantly contributes to the national economy, adding over \$13 billion to the GDP and generating more than 800,000 jobs. It serves as the backbone for various other sectors, including finance, healthcare, education, and commerce, by providing essential communication infrastructure.

Mobile operators in Bangladesh are at the forefront of this vision, offering innovative digital services to millions. With substantial investments of around 150,000 crore in infrastructure, these operators are enhancing connectivity, facilitating digital inclusion, and enabling broader participation in the digital economy, thereby driving economic growth.



The sector's role in economic development is multifaceted, encompassing direct contributions through revenue generation and indirect contributions by enabling other industries to thrive. By supporting the government's Smart Bangladesh Vision, the telecom sector facilitates digital services such as e-governance, online education, telemedicine, and digital commerce, which are essential components for achieving the vision.

Despite its critical role, the telecom sector in Bangladesh faces significant challenges, with unpredictable taxation being a major hindrance. The tax regime for telecom operators in Bangladesh is highly volatile, with frequent changes in tax laws and high tax rates. According to a GSMA report, the taxes and fees levied on the local telecom sector are more than double the Asia-Pacific average.

The recent fiscal policy changes for 2024-25, which include an increase in supplementary duty on mobile services and Value Added Tax (VAT) on SIM cards, are likely to have adverse effects on both consumers and the telecommunications industry. The supplementary duty has been raised from 15 percent to 20 percent, and the VAT on SIM cards has increased from Tk 200 to Tk 300. Consequently, consumers will now have to pay Tk 139 to access mobile services worth Tk 100, making it one of the highest cost ratios globally. Historically, high prices have led consumers to reduce their mobile phone usage, negatively impacting government revenue collection. Moreover, the increased VAT is likely to deter the growth of new mobile subscribers.



Furthermore, corporate tax rate of 45% for non-listed and listed companies, compared to 22% in India, create an unstable business environment, discouraging foreign direct investment (FDI).

Predictable tax obligations are essential for encouraging long-term investments. Stability in tax policies assures investors that the business landscape will remain conducive to growth, fostering increased investment in the telecom sector. Thus, a predictable tax regime is crucial for fostering investor confidence.

Additionally, harmonizing tax policies with global standards makes Bangladesh more attractive to international investors. Simplifying tax structures can position Bangladesh competitively in the global market, drawing more FDI into the telecom sector.



High and unpredictable taxes strain the financial performance of telecom companies. By implementing a stable tax regime, the government can attract more foreign investment. This will not only enhance the industry's growth prospects but also ensure that the benefits of technological advancements reach the broader economy.

With stable tax policies, telecom companies can focus on expanding their networks and services, driving further digital inclusion and economic growth. For instance, stable taxation would enable operators to invest more confidently in 4G infrastructure, enhancing connectivity and supporting the Smart Bangladesh Vision 2041. By focusing on the expansion and improvement of telecommunications infrastructure, Bangladesh can create a more inclusive and prosperous future for its citizens. Many Asian countries have successfully attracted FDI by maintaining stable and predictable tax environments, significantly enhancing the growth of their telecom sectors.



Revising the tax structure to create a win-win environment for both operators and the government, reducing spectrum costs, and ensuring a predictable tax regime will boost investor confidence and encourage investment, creating a much better investment-friendly environment to contribute to industry growth and development. From connecting the unconnected and enabling technological innovation to bridging the digital divide and unlocking economic potential, the telecommunication industry's impact is significant.



## bKash: Powering Progress Through Mobile Financial Services



Information and Communication Technologies (ICT) have played a critical role in driving innovation, bridging the digital divide which eventually facilitated transforming economies and lifting millions out of poverty particularly in developing countries of the world. However, true prosperity requires an inclusive economy that benefits all of society and minimizes inequality.

Bangladesh, a land of fertile plains and mighty rivers has been working tirelessly to achieve 'financial inclusion' over a decade. Here is where bKash steps in as a champion to serve the unbanked and underbanked population of the country. bKash is a powerful example of how financial technology can drive positive changes in the lifestyle of common mass. By promoting financial inclusion and empowering people, bKash is paving the way for a brighter, more sustainable future for Bangladesh.

Bangladesh is all set to push towards a "Smart Bangladesh" by 2041, a vision that unites people, government, and the economy. bKash, a mobile banking platform, is at the forefront of this cashless revolution. Technological Innovation by bKash, coupled with a widespread agent and merchant network across the country, have made it easy for people to send money, cash out and cash in from the agent points recharge their mobile phones, receive salary and government allowances, receive inward foreign remittance, make different categories of bill and merchant payments. bKash is also playing a pivotal role in strengthening the country's digital financial ecosystem through continued commitment to roll out new products and services, focusing on customer need, and maintaining the highest compliance standards.



### bKash: Facilitating a Sustainable Future through Acceleration of the SDGs in Bangladesh

Imagine a Bangladesh where millions, especially in rural areas, have been excluded from traditional banking. Saving for emergencies or unexpected bills was nearly impossible. This is where mobile financial services (MFS), like bKash, step in and become champions for a more inclusive and sustainable future.

bKash is a key player in facilitating the achievement of a significant number of Sustainable Development Goals (SDGs) set by the United Nations. Some of those are as follows:

- **Fighting Poverty (SDG 1) & Hunger (SDG 2):** With bKash, even those in remote areas can receive digital money, and use it based on requirement from the store value preserved in respective bKash wallet. This financial security helps them weather emergencies as well as meet the regular expenses on food and other essential expenses. A store value digital wallet like bKash allows the customer for a planned and controlled expenditure and avoid getting stuck in the poverty trap and hunger.

**1 NO POVERTY**



**2 ZERO HUNGER**





• **Better Health (SDG 3):** The breadwinner of the family generally needs to work in urban and suburban areas where job opportunities are available leaving their families in village homes. bKash empowers these breadwinners to send money home as and when necessary. The regular inflow of funds allows consistent nutrition intake by the family members leading to a healthier population. Besides, digital store value helps families cover unexpected healthcare expenses, mitigating stress and anxiety.

### 3 GOOD HEALTH AND WELL-BEING



### 4 QUALITY EDUCATION



• **Education for All (SDG 4):** Digital savings product of bKash has earned popularity among female customers owing to the advantage that they get to utilize the saved money for better education of their children. Even during school closures for unavoidable reasons, parents can use bKash to pay for online learning platforms, ensuring the continuity of the knowledge development of their children.

• **Women's Empowerment (SDG 5):** Traditionally, women in Bangladesh often lacked access to formal financial services. bKash empowers women by providing them with an MFS account, allowing them to have control over their fund. This newfound financial independence fosters self-reliance for women.

### 5 GENDER EQUALITY



At the same time, bKash acts as a springboard for women entrepreneurship. With access to financial services, women can invest in small businesses, enhance their income, and build their assets. This economic empowerment allows them to participate more actively in the decision making of the family and contribute to the even distribution of financial resources based on their prudent understanding of family management. Moreover, bKash's extensive network reaches even the remotely located rural women often facing greater financial exclusion. This financial inclusion empowers them to overcome geographical barriers and participate in the formal economy.

Besides, bKash encourages women to become agents, acting as intermediaries for mobile financial services within their communities. This not only provides them with a source of income but also positions them as trusted figures who can educate other women about financial literacy and the benefits of a cashless society.

### 8 DECENT WORK AND ECONOMIC GROWTH



• **Decent Jobs and Economic Growth (SDG 8):** bKash has a widespread network of more than 300,000 Agents who are supervised by more than 300 Distribution Houses. This has generated job opportunities and economic benefits to all associated to MFS business. A business linked to formal financial transactions allows them to have a dignified identity in their respective community and a steady earning for economic emancipation.

bKash facilitates instant and secure transactions for businesses compared to cash. Digital transactions save time and reduce administrative costs, allowing businesses to focus on core activities and improve their overall productivity and economic benefits. Besides, cash transactions are often undocumented, hindering economic transparency and growth. bKash transactions create a digital record, encouraging businesses to formalize their operations and comply with regulations. This fosters a more stable and predictable business environment.

Many small businesses in Bangladesh lack access to traditional banking services. bKash provides them with a mobile banking platform, allowing them to receive and make payments, manage cash flow, and even access nanoloans. This access to finance empowers them to grow their businesses, create jobs, and contribute to the economy. At the same time, bKash allows businesses, especially those in rural areas, to connect with a wider customer base. They can accept online payments, participate in e-commerce platforms, and reach new markets which were previously inaccessible due to cash-based transactions.

• **Innovation and Infrastructure (SDG 9):** The product and services provided by bKash to its large customer base has only been made possible through technological innovations. bKash makes consistent and constant efforts to develop new features and functionalities, making financial services more accessible and user-friendly. This nurtures a more competitive and dynamic FinTech landscape in Bangladesh. Moreover, the widespread use of bKash creates a demand for reliable internet connectivity and robust mobile phone network. This incentivizes investments in these areas, improving overall infrastructure development across Bangladesh.

### 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE





• **Sustainable Cities and Communities (SDG 11):** Cash transactions often involve physical visits to banks or agents, leading to traffic congestion. By promoting cashless payments, bKash encourages digital transactions, potentially reducing traffic flow in urban areas. At the same time, bKash allows for quick and convenient payment of utility bills (water, electricity) and transportation fares. This streamlines service delivery, reduces queues, and saves time for both citizens and service providers.

11 SUSTAINABLE CITIES AND COMMUNITIES



13 CLIMATE ACTION



• **Climate Action (SDG 13):** By promoting financial inclusion, bKash reduces reliance on cash, a hidden environmental villain. Cash requires printing, transportation, and securing - all activities with a carbon footprint. bKash, on the other hand, is a digital marvel as it empowers people with mobile banking, eliminating the need for physical cash and its environmental baggage. This translates to less energy consumption, fewer carbon emissions, and a step towards a green environment for Bangladesh. bKash works towards inclusion and encompasses people, especially in rural areas, to have digital wallets. This allows them to accessing the required financial services to recover from climate-related disasters, like floods, droughts and tidal surges.

• **Peace, Justice and Strong Institutions (SDG 16):** Cash transactions are often opaque, creating opportunities for corruption. bKash, with its digital records, promotes transparency in financial dealings. This discourages corruption and fosters a business/commercial environment with due accountability. Moreover, Digital transactions through bKash leave a clear audit trail, making it easier for the government to collect taxes. This bolsters public finances, allowing for investments in essential services like education and healthcare, leading to a more just society.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



bKash understands the critical role of regulatory and AML&CFT compliance. Since its inception, it has prioritized adherence to regulations, building trust and ensuring a secure platform for millions of customers. This commitment to compliance, integrated with a spirit of innovation, positions bKash perfectly to leverage the power of FinTech and contribute to a brighter financial future for Bangladesh. While innovation races forward in the financial technology sector, a strong regulatory framework is the guardrail that ensures growth and stability. In Bangladesh, the government plays a key role in fostering a supportive environment for MFS providers like bKash. This includes flexible yet comprehensive regulations that encourage innovation while maintaining consumer protection and financial integrity, the two most important pillars of MFS. In its entirety, bKash remains steadfast in powering economic progress of the nation through providing innovative financial services in the days to come.





## TRANSFORMING BANGLADESH: EMBRACING ESG PRINCIPLES TO COMBAT CORRUPTION AND FOSTER SUSTAINABLE GROWTH



# buildcon

**Mr. Mahtab Uddin Ahmed**  
 Founder and Managing Director  
 BuildCon Consultancies Ltd.  
 and Former Director, FICCI

Singapore's Prime Minister Lee Kuan Yew once remarked that he faced two options: either he could become corrupt, enrich his family, and leave his people impoverished, or he could serve his country, uplift his people, and elevate Singapore to be among the top ten economies in the world. Reflecting on this philosophy, a friend in our group suggested we adopt a similar approach when implementing ESG principles, particularly focusing on Governance. Another friend humorously added that we had the same two options, but since the second one was already taken by the Singapore Prime Minister, we didn't really have a choice!

ESG (Environmental, Social, and Governance) principles are crucial for Bangladesh due to its climate vulnerability, need for sustainable energy, and socio-economic challenges. Environmental initiatives like renewable energy investments address severe climate risks, while social policies promote poverty reduction, labor rights, and equitable growth. Good governance is essential to combat corruption, enhance transparency, and create robust regulatory frameworks, attracting foreign investment and ensuring economic stability. Implementing ESG principles aligns with Bangladesh's development goals, fostering sustainable and inclusive growth for the future.

# ESG



Bangladesh ranks very poorly in terms of corruption. According to the 2023 Corruption Perceptions Index (CPI) by Transparency International, Bangladesh scored 24 out of 100, positioning it at 149th out of 180 countries and ranking it 10th from the bottom globally. This score is the lowest for Bangladesh in the past 12 years. The country's corruption issues are particularly severe in the public sector, including areas like public procurement, contract implementation, and money laundering. Among South Asian countries, Bangladesh is only ahead of Afghanistan, reflecting significant challenges in governance and transparency. Hence, Bangladesh needs to focus critically on the Governance part of ESG initiatives.

To drive a culture of good governance and eradicate corruption as part of its ESG (Environmental, Social, and Governance) initiatives, Bangladesh should adopt a multi-faceted approach involving legal reforms, transparency measures, and stakeholder engagement. Here are some key strategies:

**1. To drive a culture of good governance and eradicate corruption** in Bangladesh as part of its ESG initiatives, it is essential to enforce strict anti-corruption laws and ensure their consistent application while strengthening institutions like the Anti-Corruption Commission (ACC) to operate independently and effectively. Additionally, improving the efficiency and integrity of the judicial system is crucial to ensure swift and fair trials for corruption cases, reinforcing the rule of law and fostering a transparent and accountable governance framework.



**2. To enhance transparency and accountability** in Bangladesh, it is essential to mandate the public disclosure of government officials' assets and income, thereby enhancing accountability. Implementing digital platforms for asset declaration can streamline this process and increase transparency. Additionally, promoting open data initiatives to make government activities and spending publicly accessible is crucial. This level of transparency allows citizens and watchdog organizations to monitor and report potential corruption effectively, fostering a more accountable governance framework.

**3. To promote ethical corporate governance** in Bangladesh as part of its ESG initiatives, developing and enforcing corporate governance codes that emphasize ethical practices, transparency, and accountability is vital. Companies and ministries should be required to report on their governance practices and ESG performance regularly. Additionally, the role of board oversight must be strengthened in both the public and private sectors to ensure adherence to these ethical standards and governance practices, fostering a culture of integrity and accountability across all levels of corporate and governmental operations.

**4. To build capacity**, it is crucial to implement comprehensive training programs for government officials and corporate executives focused on ethics, anti-corruption measures, and good governance practices. Public awareness campaigns should also be launched to educate citizens about the importance of good governance and the harmful effects of corruption. Engaging civil society and media in these campaigns can significantly amplify their impact, promoting a culture of transparency and accountability across all sectors.

**5. To encourage stakeholder engagement in Bangladesh**, it is essential to foster partnerships with civil society organizations to monitor governance practices and report corruption. Civil society can be crucial in advocating for reforms and holding authorities accountable. Moreover, collaborating with international organizations and adopting best practices from countries that have successfully reduced corruption and improved governance can further enhance these efforts, promoting a culture of transparency and accountability. Even exchanging data with countries where illegal money is kept can reduce corruption or act as discouragement for corrupt groups. In a worst-case scenario, the money will stay within the country to play some role in economic development. In our recent budget, the black money holders were incentivized for the same reason: by being unfair to the honest taxpayers.

**6. To drive technology and innovation**, implementing e-governance solutions is essential to reduce human discretion in administrative processes, thereby minimizing opportunities for corruption. Digitalizing public procurement, licensing, and land registration services can significantly enhance transparency and efficiency. In addition, exploring the use of blockchain technology for transparent and tamper-proof record-keeping in government transactions and public services can further ensure accountability and integrity in governance. In the current context, much digitalization has taken place as a part of the Digital Bangladesh and Smart Bangladesh initiative. However, human intervention is still kept by the respective agencies, so corrupt practices can continue.



Global best practices for good governance as part of ESG initiatives include enforcing robust anti-corruption laws, promoting transparency through public disclosure and open data initiatives, and ensuring strong regulatory frameworks as recommended above. For instance, in Scandinavian countries like Sweden and Norway, transparency and accountability are emphasized through comprehensive public access to government records and stringent anti-corruption measures. The European Union requires large companies to disclose non-financial information, enhancing transparency and accountability in corporate governance. Furthermore, adopting e-governance and digital platforms in countries like Estonia has minimized human discretion in administrative processes, reducing opportunities for corruption. These practices collectively foster a culture of integrity, accountability, and sustainable development.

In conclusion, embracing ESG principles, particularly focusing on Governance, is vital for Bangladesh to tackle its pervasive corruption and build a sustainable future. By adopting strict anti-corruption laws, enhancing transparency through public disclosures and digital platforms, promoting ethical corporate practices, and engaging stakeholders, Bangladesh can transform its governance landscape. By learning from global best practices and leveraging technology, the nation can foster a culture of integrity and accountability. These efforts are essential to attract foreign investment, ensure economic stability, and achieve sustainable and inclusive growth, all of which align with Bangladesh's long-term development goals.



## METLIFE: A SUSTAINABLE APPROACH TO SUSTAINABILITY



**Mr. Ala Uddin Ahmad**  
CEO, MetLife Bangladesh  
Director, FICCI



The quote 'Businesses cannot thrive on a planet that fails' captures the essence of why sustainability matters for both the environment and the economy. At MetLife, we believe that sustaining people's lives is our core purpose and our responsibility. That is why we are committed to addressing the environmental, social, and governance (ESG) issues that affect our customers, our colleagues, our communities, and our shareholders.

We have witnessed the devastating effects of climate change in the recent heatwave and floods in the country. These events remind us of the urgency of reducing our environmental impact and enhancing our resilience. We can all take simple, proactive actions to make a difference, such as planting trees, conserving water, and keeping our surroundings clean.

MetLife has been implementing ESG initiatives that challenge the status quo and drive positive change. Guided by the United Nations Sustainable Development Goals (UN SDGs), we leverage our people, products, services, and investments to create long-term value for our stakeholders and society.

One of the key areas of our focus is greening the urban spaces. We recognize the vital role of green spaces in mitigating urban heat, improving air quality, and enhancing well-being. That is why we have supported several tree planting projects in Dhaka.



One of these projects was the Muktir Shobujayon (Greening for Liberation) Project, which aimed to transform the abandoned land opposite the Jallad Khana Memorial into a modern, green, and child-friendly public space. The Jallad Khana Killing Field in Mirpur-10, Dhaka, is a historic site of the Bangladesh Liberation War. In collaboration with Shakti Foundation and Dhaka North City Corporation (DNCC), we planted around 1,000 trees in the area and beautified the adjacent garbage dump with colorful graffiti by a renowned cartoonist. The project was co-funded by Shakti Foundation and MetLife Foundation.





Another project was the Urban Tree Plantation initiative, which turned the divider of the busy road from Jahangir Gate and Bijoy Sarani to Farmgate in Dhaka into a lush and vibrant sight. We planted around 17,000 trees on the divider, which is also painted with artistic graffiti. This project is also implemented in partnership with Shakti Foundation and DNCC and funded by MetLife Foundation.

We are committed to supporting the tree planting and maintenance for both projects. We believe that a beautiful environment and a peaceful mind are essential for a good life. MetLife is always working to create a stress-free life and a pollution-free environment for our customers and communities.

These projects are not only aesthetically pleasing, but also environmentally beneficial. Trees act as natural air purifiers, filtering pollutants and improving air quality, which is crucial in a city like Dhaka. These projects also demonstrate our ESG leadership and our alignment with SDG goals.

This challenging time serves as a crucial wake-up call that our actions today will shape the environment we pass on to future generations. It is not only the responsibility of one entity but requires a collective effort. Together, we can create momentum towards a sustainable and resilient future.





# Workshop on 'Fundamentals of Extended Producer Responsibility: Global Learnings for Local Impact'

Date: Saturday, June 8, 2024



**Foreign Investors' Chamber of Commerce and Industry (FICCI) has organized a workshop titled "Fundamentals of Extended Producer Responsibility: Global Learnings for Local Impact" on Saturday, June 8, 2024 at the Westin Dhaka.**

In this workshop Dr. Farhina Ahmed, Honorable Secretary, Ministry of Environment, Forest and Climate Change was present as the Chief Guest and Mr. Derek Stephenson, a global EPR expert was present as the keynote speaker. He is recognized as a leading expert on recycling, product stewardship and extended producer responsibility (EPR) programs. Derek has been directly involved in resource efficiency and promoting circular economies since 1974. Throughout his career, Derek has managed and advised on numerous high-profile projects and Derek's influence is evident in the strategic frameworks he has developed for reducing single-use plastics, the design and delivery of packaging waste management training programs, and his role in establishing and managing various producer responsibility organizations.



Along with them Dr. Fahmida Khanom, Additional Secretary (Environment Wing), Ministry of Environment, Forest and Climate Change was also present in the event. She gave her insightful thoughts on this process and committed to facilitate FICCI member companies with necessary guidelines. From the FICCI board, President Mr. Zaved Akhtar and Director Mr. Faysal Ahmed Chowdhury were present during the session. FICCI member company representatives discussed the EPR guideline and feedback with the dignitaries in this workshop and promised to work hand in hand with the government in this process. This subject specific workshop was also focused on the relationship of the overall economy and environment, underscoring the enduring commitment to advancing sustainable waste management practices worldwide. More than 50 participants from different organizations attended the workshop. It was a very insightful and interactive workshop for the participants.







FICCI organized a Post-Budget Press Meet at Pan Pacific Sonargaon Dhaka 10 June 2024. On behalf of the chamber President Mr. Zaved Akhtar appreciated the proposed national budget 2024-25, aimed at supporting the economy amidst challenges. With a budget size of Tk. 7,97,000 crore, constituting 14.2% of GDP, the government targets 6.75% GDP growth and 6.5% inflation for 2024-2025 while addressing the press meet. He shared that FICCI sees these targets as ambitious but achievable with an effective execution plan. The proposed reforms, especially in Income Tax and Customs aim to enhance revenue, reduce deficits, and enhance investor confidence.



The press meet was graced by FICCI advisor and former President Ms. Rupali Chowdhury and Mr. Shehzad Munim, Member of Board of Director Mr. Mohammad Iqbal Chowdhury, Executive Director Mr. T.I.M Nurul Kabir, Tax Consultant Mr. Snehasish Barua. Other board of Directors including Mr. Najith Meewanage, Mr. M. H. M Fairoz, Mr. Faisal Ahmed Chowdhury, Ms. Rubaba Dowla and different committee members also attended the press meet.





The third episode of FICCI Leader's Talk was held on June 10, 2024 at 3.00 pm. The guest leader for this episode was Mr. Yasir Azman, Chief Executive Officer, Grameenphone Ltd. & Vice President of FICCI. It aired through FICCI Facebook page live and was physically held in the United International University Auditorium in presence of a significant number of students.



FICCI has launched a leadership series titled "FICCI Leader's Talk" from 2024. As most of the country's renowned MNCs are FICCI members, the vibrant leaders from these MNCs are going to share their knowledge and wisdom with the audiences through this series. The objective of this series is to make it beneficial for current and future leaders, managers, and supervisors. This initiative is to help the young generation who've already joined or are ready to join the workforce very soon. It will develop their skills and knowledge to become a more effective leader and team player. The series was hosted by Mr. Nurul Kabir, Executive Director, FICCI.



## WORLD ENVIRONMENT DAY 2024 CELEBRATION

This year's World Environment Day campaign focused on land restoration, desertification and drought resilience under the slogan "Our land. Our future.". Currently, up to 40% of the world's land is degraded, impacting around 3.2 billion people globally due to desertification. Moreover, projections suggest that by 2050, over three-quarters of the world's population will be affected by drought. By addressing land degradation, desertification, and drought, individual countries can also contribute to achieving the SDGs.



BAT Bangladesh proudly commemorates this significant occasion by raising awareness of pressing environmental issues among all and showcasing its commitment to sustainability. In celebration of World Environment Day, BAT Bangladesh organized a sapling distribution campaign for its internal employees at both of its premises in Dhaka and Savar. Over 3500 saplings were distributed to the Company's factory employees and management during this campaign. Additionally, efforts to collect plastic waste were initiated at these locations, showcasing the Company's proactive stance on environmental stewardship. Furthermore, a Cerulean Sanctuary was unveiled at one of the Company's office premises, underscoring our dedication to preserving biodiversity within our facilities.



This World Environment Day also marked the 44th anniversary of BAT Bangladesh's flagship afforestation initiative. Under this initiative, the Company distributes 5 million saplings every year to its farmers and stakeholders. The company operates 19 nurseries nationwide to grow these saplings throughout the year. In order to preserve biodiversity in various regions across the country, the afforestation initiative has till date provided over 125 million fruit, forestry, and medicinal plant saplings to farmers and stakeholders across 24 districts free of charge. Additionally, 119 medicinal gardens have also been established nationwide through this program. This initiative not only contributes to environmental sustainability but also supports local communities in Bangladesh.





The initiative has marked its footsteps in 24 districts throughout the country, including prominent areas such as Dhaka, Mymensingh, Manikganj, Tangail, Rangpur, Rajshahi, Lalmonirhat, Natore, Kushtia, Jhenaidah, Meherpur, Jashore, Chattogram, Bandarban, Khagrachari, Cox's Bazar, Rangamati, and Noakhali (Bhasanchar). This widespread reach demonstrates the initiative's commitment to making a positive impact on communities nationwide.

Throughout the years, this initiative has collaborated closely with a multitude of public and private institutions as well, including the Forest Department of the Govt., Refugee Relief and Repatriation Commissioner (RRRC), Rajshahi City Corporation (RCC), Bangladesh Army, Bangladesh Navy, Bangladesh Police, Border Guard Bangladesh, and Bangladesh Agricultural University, among others.



Due to its significant impacts on the overall ecosystem and biodiversity, this initiative has received numerous accolades both domestically and internationally. These accolades include the Prime Minister's National Award (5 times), the Chief Adviser's National Award, the SDG Brand Championship Award 2023, the Asia Responsible Entrepreneurship Award for Green Leadership from Enterprise Asia, and the Bangladesh Innovation Award 2021 in the SDG inclusion category.

The afforestation initiative also contributes to land restoration by improving soil health, increasing carbon sequestration, maintaining water balance in the soil, and contributing to biodiversity by creating ecosystem and plays a significant role in the socio-economic development of communities by improving livelihoods and living standards of the local people.





## CHEVRON BANGLADESH: FOSTERING GREEN COMMUNITIES FOR A SUSTAINABLE FUTURE

Chevron Bangladesh has been dedicated to delivering reliable and affordable energy to the country over the past 30 years. Additionally, Chevron Bangladesh invests in activities and programs focusing on economic development, education, health care, environment and community safety reaching thousands of people in greater Sylhet.

Chevron Bangladesh has been carrying out various tree plantation projects as part of its environmental, social and governance (ESG) strategy, which aims to create long-term value for its community stakeholders and support sustainable development.

Chevron Bangladesh instills a culture of operational excellence that places the highest priority on the protection of communities, its workforce, and the environment. Therefore, Chevron Bangladesh is committed to continually improving its environmental performance in Bangladesh and reducing the potential impacts of operations through the implementation of its Operational Excellence Management System.



One of the main goals of Chevron Bangladesh's social investment intervention is tree plantation which is designed to enhance the biodiversity and ecological balance of the areas where it operates. Over the last 19 years, the organization has been supporting the plantation of more than 148,000 saplings of different species which offer timber, fruits, and environmental benefits. Moreover, Chevron Bangladesh has been partnering with Green Savers in association with Dhaka North City Corporation, UNDP and CAPS to implement heart resilient afforestation program with more than 5000 trees in different locations of Dhaka North City Corporation which targeted offsetting carbon emissions at a considerable scale.

In July 2024, Chevron Bangladesh plans to plant around 4000 trees near the Bibiyana Gas Plant area with the target to offset ~800-tons of carbon per year. Chevron Bangladesh is proud of its role in the country's green economy and hopes to sustain its tree plantation efforts in the future.





## COCA-COLA BANGLADESH BEVERAGE SPEARHEADS ENVIRONMENTAL CONSERVATION



To make the International Environment Day 2024 commemorable, Department of Environment, Mymensingh Division planted 1,00,000 saplings in Mymensingh on 11 June 2024. As a part of this program Coca-Cola Bangladesh Beverages, in collaboration with the Department of Environment and BURO Bangladesh, has embarked on a pioneering initiative to plant over 50,000 saplings in Mymensingh. This ambitious project, launched at the scenic Gabrakhali Garo Hills Tourism Center, underscores a strong commitment to combating climate change and promoting biodiversity.

Aligned with World Environment Day's recent theme of accelerating land restoration and enhancing drought resilience, this initiative seeks to bolster soil quality and mitigate land degradation across the region while developing the area as a tourism-friendly zone, enhancing its natural beauty and appeal to visitors. This approach to ecological conservation and tourism development is a holistic strategy for sustainable regional growth.

Inaugurating the ceremony, Didar-E-Alam Mohammad Maksud Chowdhury, Deputy Commissioner and District Magistrate, attended the event as Chief Guest. Other notable attendees included Dilruba Ahmed, Director (Deputy Secretary), Department of Environment, Mymensingh Division; Abdullah Al Mansur, Deputy Director (Senior Assistant Secretary), Department of Environment, Mymensingh Division; Md. Abedur Rahman, Upazila Nirbahi Officer, Haluaghat ; M Abdul Hannan, Director of Legal Affairs at Coca-Cola Bangladesh Beverages Limited; and Istaq Ahmed, Divisional Manager, BURO Bangladesh. Additionally, all officials of Department of Environment, Mymensingh along with Union Parishad (UP) Chairmen from Haluaghat Upazila, senior officials from various government offices of Haluaghat Upazila, Coca-Cola Bangladesh Beverages Limited and BURO Bangladesh were also present.

Commending the initiative, Dilruba Ahmed, Director, Department of Environment, stated: "This tree plantation program in partnership with Coca-Cola and BURO Bangladesh, will make it possible to prevent soil degradation and conserve biodiversity and ecosystems in the Gabrakhali Garo Hills Tourism Center area of Haluaghat Upazila.



The long-term benefits will be enjoyed not only by the inhabitants of this region but also by our future generations. This initiative will contribute to achieving the Sustainable Development Goals (SDGs) by 2030 and realizing the vision of a Smart Bangladesh by 2041". "This was a long journey of planting 1,00,000 saplings, there were many hurdles, challenges we faced but District Administration Mymensingh and Upazila Administration, Haluaghat helped us to make the impossible possible"- She stated. Dilruba Ahmed thanked Coca-Cola & Buro Bangladesh for their key contributions.

Anowarul Amin, Director of Public Affairs, Communications, and Sustainability at CocaCola Bangladesh Beverages, emphasized the urgency of environmental action: "Our country is already at risk due to the adverse effects of climate change. To overcome this situation, there is no alternative to expediting tree plantation initiative and raising environmental awareness among everyone."

This tri-partite collaboration between Coca-Cola Bangladesh Beverages, government agencies, and NGOs exemplifies a robust model for corporate environmental responsibility and sustainable development in Bangladesh, while also promoting publicprivate partnerships in environmental stewardship & eco-tourism.





## HSBC'S CONTINUES TO WORK TOWARDS A BETTER FUTURE FOR THE COMMUNITY

Over the years, HSBC has been actively pursuing sustainability initiatives aimed at mitigating environmental impacts in the community. Dedicated to its cause, HSBC has strived to cultivate a healthy climate for everyone especially for the generations to come. With diverse projects on climate adaptation and mitigation efforts, HSBC's recent efforts include enhancing biodiversity in the country's coastline, enriching urban landscapes, and farmlands etc.

### Mangrove Plantation:



*Caption: Mangrove Plantation in partnership with BRAC, BEZA and HSBC in Bangabandhu Sheikh Mujib Shilpa Nagar (BSMSN), Mirsharai, Chattogram*

Mangroves have always been the silent protectors of Bangladesh, acting as the shield and first line of defense against natural disasters like cyclones. Exacerbated by climate change, such natural disasters give salient reminder of our duty towards environment. Contributing to country's pledge of increasing the nationwide mangrove coverage by 5%, HSBC in partnership with BRAC has been implementing its "Mangrove Plantation for Climate Mitigation (MPCM) and Alternative Livelihood" project with the objective to create mangrove forestation in the allocated land of the Bangabandhu Sheikh Mujib Shilpa Nagar (BSMSN), Mirsharai, Chattogram. For this initiative, HSBC has also been awarded "A Better Tomorrow CSR Awards 2022".

### Urban Revitalisation:



*Caption: Enhancement of greenery at Lautola Khal, Bosila in partnership with Shakti Foundation, DNCC and HSBC.*

In an effort to support sustainable cities, HSBC in partnership with Shakti Foundation and DNCC initiated a two-year programme on enhancing greenery by planting trees in Bosila, Mohammadpur which supported maintenance and plantation growth for protecting the ecosystem through the plantation.



## Climate Smart Agriculture Projects:

With constant increase of temperature, decrease of rainfall, and increase of salinity, the key impact for climate change falls upon the agricultural sector. Such change in weather patterns hinders crop production, for which there has been a drastic need of taking action. HSBC has been supporting projects in major climate hotspots for Bangladesh with its climate adaptation models.

In Bangladesh, six innovative climate projects are underway to promote sustainable agricultural practices and mitigate the impacts of climate change. One such initiative is the 'Adaptation Clinic'- a one-stop service center in Jamalpur. With BRAC's partnership, this center provides climate-smart agri-advisory information, following both horizontal and vertical expansion approaches to bridge the gap in agricultural production.



*Caption: Shoshogola, a grain storage facility for farmers in Dewanganj, Jamalpur. This climate friendly structure is powered by solar panel and designed above flood level.*

With collaboration with Solidaridad in Noakhali, a sustainable soybean farming program, is increasing the adoption of smart cropping systems, which has been scaled to coastal areas to foster a more sustainable oil market. Additionally, a project focused on mangrove-based aquaculture has developed a landscape model for the extensive shrimp farming in the Khulna and Shathkhira districts, also in partnership with Solidaridad. This project aims to expand mangrove-based aquaculture practices. In the drought-prone Barind region, a climate-resilient agriculture initiative is transferring water-efficient rice and mango technologies to local communities, thanks to a partnership with the Syngenta Foundation. Moreover, in the Southwest coastal region, a project is developing a sunflower value chain to ensure sustainable farm household income, in collaboration with Care Bangladesh. Finally, in the Haor region, a project is enhancing the adoption of climate-resilient rice varieties and improving the rice value chain to foster youth entrepreneurship, in partnership with IRRI. These diverse projects collectively aim to create more sustainable and climate-resilient agricultural practices across various regions of Bangladesh.

## Together for Climate:



*Caption: Together for Climate with Dhaka North City Corporation to foster partnerships, stakeholder engagements*

HSBC Bangladesh is continuing its efforts towards the community through leadership initiatives such as 'Together for Climate' with an objective of 3A: Awareness, Adaptation and Action. There has been 4 such initiative coverings: nature-based solution, circular economy, sustainable fashion and energy efficiency.

These initiatives aim to foster partnerships, stakeholder engagements and policy level discussions to bring development in climate action.





LafargeHolcim

## LAFARGEHOLCIM BANGLADESH CELEBRATES WORLD ENVIRONMENT DAY 2024

LafargeHolcim Bangladesh Limited (LHBL) marked the World Environment Day 2024 across its plants in Chhatak, Meghnaghat, and Mongla with a focus on raising awareness among the employees. Celebrating under the theme "Land restoration, desertification, and drought resilience," the day was vibrant, featuring activities like tree planting across all LHBL sites.



The event commenced with an inaugural discussion led by Industrial Director Amitav Singh and Business Development Director Neel Savio Azavedo. Mohammad Mohiuddin, Country Environment Manager, conducted the session where he presented insights on this year's theme: Land restoration, desertification, and drought resilience.

Both the Directors underscored the importance of World Environment Day and shared their perspectives on the theme. Following this the Directors and Department Heads participated in tree plantation program.



The 2024 edition of World Environment Day focused on land restoration, combating desertification, and enhancing drought resilience with the slogan "Our Land Our Future". Employees emphasized the significance of afforestation, recognizing the opportunity to shape a better tomorrow for the people and planet.





## THOUSANDS OF STUDENTS VOW TO BE 'GENERATION RESTORATION' AS NESTLÉ BANGLADESH OBSERVES WORLD ENVIRONMENT DAY

To build a generation with better awareness and commitment towards sustainability, Nestlé Bangladesh observed World Environment Day 2024 at Bhojanipur High School in Gazipur, under its ongoing sustainability initiative titled 'Nestlé Green Hat'. With the theme "Generation Restoration," the day was celebrated amid a festive ambiance, engaging over 1000 students, including a tree plantation program on the school premises.



Nestlé Bangladesh, the Switzerland-originated company, has actively been working on its global initiative 'Roadmap to Net Zero,' taking multiple initiatives on sustainability. The focuses are Climate Change, Sustainable Packaging, Sustainable Sourcing, Caring for Water, Advocacy and Communications, etc.



On this very special day, to raise awareness among the community about the importance of keeping the environment clean and disposing of litter in appropriate bins, Nestlé employees also took part in a plastic cleaning initiative around the company's factory in Gazipur.



## ENHANCING SUSTAINABILITY THE SGS BANGLADESH AND SWISSCONTACT PARTNERSHIP



As part of its social responsibility SGS Bangladesh Limited has partnered with Swisscontact, forging a path toward sustainable development and enhanced skill training in key economic sectors through various impactful projects. These include working with projects of Swisscontact that include Building Youth Employability Through Skills (BYETS), Promoting Green Growth In The Ready-Made Garments Sector Through Skills (PROGRESS), PRABRIDDI, and B-Skillful.



- **Comprehensive Training Initiatives:** Significant efforts have been made in training programs, where SGS Bangladesh facilitated sessions to train more than 800 individuals from various industries. It focuses on imparting knowledge on energy efficiency, water conservation, health & safety, worker rights, gender equality, machine operations and chemical management to enhance sustainable practices.

- **Technical Support:** SGS Bangladesh extends its expertise; this assistance focuses on reducing hazardous chemical use and improving safety and quality management standards across various industries such as Light Engineering, Furniture, Rice Mills, Leather & Footwear thereby fostering a resilient business environment. Part of this included certifying 8 companies on ISO 9001:2015 (Quality Management Systems). Apart from this, SGS Bangladesh is guiding 6 RMG factories to develop and publish their ESG Report.

- **Youth and Skills Development:** SGS Bangladesh and Swisscontact are dedicated to empowering the youth with skills necessary for today's job market, particularly in agro-processing sectors such as jute and food processing. This initiative aims to create sustainable employment opportunities and equip young workers with the skills needed for a greener future.



• **Advocacy and Awareness:** The partnership has also been proactive in advocating for labor rights and safety, marking significant occasions such as May Day with events focused on workplace health. These initiatives emphasize the importance of safe and equitable working conditions as a cornerstone of sustainable development.

• **Empowering Entrepreneurs:** To stimulate local economic growth by empowering entrepreneurs in critical sectors like Rice Mills and Light Engineering, SGS provides them with the tools and knowledge to compete and thrive in a global marketplace.



The collaboration between SGS Bangladesh and Swisscontact is a testament to the transformative power of strategic partnerships in achieving sustainability and enhancing workforce capabilities. By aligning their efforts across various impactful projects, they are setting new standards in industry practices and contributing to the socio-economic development of Bangladesh.

We encourage industry stakeholders and the community to actively support and engage with these initiatives, helping to drive forward the sustainable transformation of key sectors in Bangladesh's economy.







## SGS OFFERS, SUSTAINABLE SOLUTIONS IN THE TEXTILE INDUSTRY: RESHAPING THE FUTURE IN EU MARKET

The consumer behavior and expectations in fashion trend is ever changing. Consumer demand is getting higher day by day with the superiority of technology. Also, the new trend of buying is being observed after the post pandemic impact. Sustainability is getting bigger place to every stake holders in the supply chain. To understand the complex process that involves strategic decisions, adaptability, and the integration of new technologies SGS Bangladesh organized a workshop with the title **“Reshaping the Future: Sustainable Solutions in the Textile Industry, with a Focus on EU Market Trends”**. The event takes place in Six Seasons Hotel in May 2024 where leading textile brands, trading houses and renowned supplychain stakeholders took part in the seminar and exchange their views towards the latest trend, new technology and upcoming fashion demand.

**Mr. Abdur Rashid**, country managing Director of SGS Bangladesh inaugurated the event. He welcomed everyone and expressed his gratitude towards the audiences as industry experts, leading European brands, trading houses and renowned supply chain representatives for taking part in the event. As part a regular endeavor and committed to adding value to our society, SGS organize knowledge sharing sessions which helps the industry to understand regulatory and customer's requirements. He expected this event will be insightful for all the stakeholders and would be a interactive session.

**SGS** provides world's most comprehensive range of **Testing, Inspection and Certification** services for ensuring product quality, safety and sustainability powered by leading technology and digital tools. It's global network of experts supports the industry at every stage from design, production, distribution to comply regulatory requirements for the export and import of goods. SGS have all the relevant quality assessment services available in Bangladesh locally which helps the industry to find all business supportive solutions under one umbrella. Starting from business compliance assessment, testing of the raw materials and finished products, quality, inspection and loading supervision, SGS have footprint in every aspect of business.



**Caroline MERCIER** Head of Softlines, SGS France was the keynote speaker who presented the topic **“Reshaping Global Supply Chain: Emphasizing Sustainability & Circular Economy”**. In her topics she emphasizes how upcoming fashion trend impacts the Sustainability. The global context with hyper competition and new technology creating growing impact in carbon emission which leading to climate urgency. To face the climate urgency, it is right time to promote more sustainable product design and reduce waste. Ms. Caroline emphasize to circular economy concept reusing, refurbishing and recycling existing materials & products as much as possible. She also presented a brief highlight on Legislations of Circular Economy of France and Re-fashion Eco-modulation. Audience and industry experts found the topic most interesting and exchange their view towards the necessary.



Another industry demanded topic **“Chemical Management and Recycled Polyester (rPET)”** presented by **Mr. Rafiqul Islam**, Chemical laboratory manager, SGS Bangladesh. He demonstrated how SGS chemical management supports the drivers for chemical sustainability. Implementation of best practices and continuous improvement in chemical management can bring comprehensive success. A combination of supply chain training, chemical assessment and field assessment can make the difference. His other topics Recycled Polyester (rPET) made the audience curious towards upcoming fashion and sustainable solution. Use of recycled polyester in textiles will be boost by 45% by end of 2025. Mr. Rafiq explained how to ensure the presence of recycled polyester in supplychain, the certification demand and challenges and SGS solution for the rPET traceability was discussed during the session.

Last but not the list **“Fiber Fragmentation and Durable Wash Program”** another industry hot topic presented by Mr. Muin Uddin, Physical laboratory manager. Microplastics are ingested by all kinds of living organisms. High levels of exposure to microplastics are believed to induce inflammatory reactions and toxicity. Fiber fragment is high concern of environment pollution. **Mr. Muin** explained various evaluation methods of microfiber, Microfibre 2030 commitments and roadmap, SGS Engagement in fiber fragmentation and available service. Durable wash program at present a growing market demand. With implementation of legislations of circular economy and changing consumer behavior towards sustainable and quality products, durable wash product became a time demand fashion element. Industry experts shared their challenges in achieving quality and exchange their contribution towards the change.



Group Picture of the participants

During the conclusion session, everyone thanked SGS and shared their views that they learnt many new and concurrent technologies with solutions and they got benefitted from such event.





## RAISING CHAMPIONS OF ENVIRONMENT

*The power of environmental education in shaping a greener future  
by Mr. Manas Singh, CEO, STS Group*

**“Environmental education is the key to changing our attitudes and behaviors toward the environment.”**

— Gaylord Anton Nelson, founder of Earth Day.

Environmental education can help individuals understand the complexities of environment related complications as well as empower them to take proactive steps toward conserving natural resources and mitigating the effects of climate change.

World Environment Day presents a unique opportunity to inspire students to take ownership of the planet's well-being. With a focus on land restoration, desertification, and drought resilience under the slogan 'Our land. Our future,' this year's campaign promises to tap into students' enthusiasm, energy, and idealism.

At **STS Group**, we believe that education is the cornerstone of creating a more sustainable world, and we are committed to equipping our students with the knowledge, skills, and mindset to lead the charge in environmental conservation.

With the goal of empowering the next generation to become champions of the environment, our flagship institutions, **International School Dhaka (ISD)**, **DPS STS School Dhaka**, **Universal College Bangladesh (UCB)**, and **Glenrich International School (GIS)**, have integrated comprehensive environmental education programs into their curricula.

These programs go beyond the traditional classroom setting, engaging students in hands-on activities and real-world projects that foster a deep appreciation for the natural world.

Our educational institutions have ignited the passion for the environment in the hearts and minds of students over the years through a series of initiatives focused on environmental stewardship. 'Afforestators,' - an environment-focused club and collaborations with esteemed non-profit or government organizations to take cleaning projects, student-led climate change workshops, and community service, our academic institutions have been working to encourage and educate children about environmental issues and creating healthy learning environments that meaningfully connect them with the nature.



We have also implemented comprehensive sustainability initiatives across our school campuses, ranging from waste management and energy efficiency to biodiversity conservation.

**We believe raising the next generation with the power of environmental education is imperative. By instilling a deep respect for nature and a sense of responsibility for its preservation, we can create a future where sustainable living is the norm.**

Let us utilize World Environment Day 2024 as a catalyst to deepen our commitment to environmental education and sustainability, inspiring others to join us in this vital mission. Together, we can cultivate a generation of 'eco' leaders who will safeguard our planet for future generations.

An Educational Initiative of





## CENTRIGO™- New Farming Ecosystem:

In the realm of agriculture, there exists a farmer-centered ecosystem, which places its primary emphasis on providing comprehensive solutions to address the various obstacles that pose a threat to both crops and the income of farmers. **CENTRIGO™** is dedicated to the task of modernizing the agricultural sector by establishing connections between farmers and essential components through providing end-to-end solutions such as financing support through financial institutions, crop insurance, digital services, seed treatment, telemedicine and importantly, forward market linkage with institutional buyers all facilitated through both physical and digital means. CENTRIGO™ is a groundbreaking initiative backed by Syngenta, designed to revolutionize the way farmers in Bangladesh access support and services. With the necessary investment in each center, CENTRIGO™'s approach is driven by a commitment to empowering the agricultural community.



**সিনার্জেন্টা**

**আগামীর ডাকে সমৃদ্ধির পথে**

**সুদীন**  
কৃষক ভূমিকায়, প্রতিটি মুহুর্তে

**লেনদেন বিকাশ করি**  
সেনদ্রিগো সেবা নিয়ে নিশ্চিত থাকি

**আস্থা**  
যদি থাকে শস্য বীমা ফসল চাষে নেই ভাবনা

**ব্যাংকের ঋণ সহজেই নিন**  
যে সব খাতে ঋণ পত্রিকা থাকে

- কৃষি ঋণ
- ছুদ্র ও মাঝারী ঋণ
- ভোক্তা বা রিটেইল ঋণ

**সেনদ্রিগো**  
আগামীর ডাকে, সমৃদ্ধির পথে

- কৃষক ভাইদের সকল প্রয়োজনে পাশে থাকা
- কৃষক ভাইদের চাম্বাবাদের আধুনিক জ্ঞান ও সক্ষমতা বৃদ্ধি করা
- বিভিন্ন সহযোগী প্রতিষ্ঠানের মাধ্যমে কৃষক ভাইদের অধিক মুনাফা নিশ্চিত করা
- সঠিক দামে ভোক্তার কাছে খাদ্যপণ্য পৌঁছে দেয়া



**CENTRIGO™** has partnered with **PepsiCo** to provide end-to-end support to the potato growers to improve productivity and quality of their yield as well as ensure the right price for the growers. Through the program, farmers can increase the quality and yield of their production and can access a closely connected value chain so they can have assured income and hence, improve their overall profitability. With **CENTRIGO™**, Bangladeshi farmers are moving towards more modern and sustainable farming practices.



### Seed Treatment Support



**CENTRIGO™** is actively promoting agricultural sustainability by integrating sustainable farming practices, promoting biodiversity, and ensuring the responsible use of natural resources. Through these efforts, **CENTRIGO™** is contributing to the long-term viability of agriculture while safeguarding the environment for future generations.







## LEADING IN THE NEXT ERA OF CORPORATE SUSTAINABILITY: UNILEVER BANGLADESH'S COMMITMENT TOWARDS A SUSTAINABLE FUTURE

Recent global challenges, such as the COVID-19 pandemic, geopolitical conflicts, and an unprecedented global economic recession, have overshadowed the urgent environmental issues that our planet is facing, putting all of us and our future in great danger.

As a consumer goods company, serving over 3.5 billion consumers worldwide, Unilever understands that our business growth and success are inextricably linked to consumer and environmental wellbeing. Therefore, it is crucial for us to protect both by ensuring sustainable business practices. We are committed to combating climate change and integrating sustainability at every operational level. This involves using less energy, reducing waste, and finding greener ways to operate. As we progress on our sustainability journey, a collective effort is essential to tackle this challenge as one nation. Therefore, this world environment day, our focus has been on raising awareness and inspiring action, through a multifaceted approach.

Aligning with the theme **'Land restoration, desertification and drought resilience,'** this World Environment Day, we launched an awareness Online Video Commercial (OVC), which paints a vivid picture of how proactive plastic waste management can rejuvenate our lands. Like our fictional narrative, many playing fields in Bangladesh have been overwhelmed with unmanaged dumping of waste, hindering the community's children and youth from using these spaces. The volume of plastic waste in Chattogram City Corporation (CCC) generated annually alone could cover 350 soccer fields. The awareness OVC reflected the power of collective community effort and effective waste management in restoring the environment.



Since 2022, in partnership with Young Power in Social Action (YPSA) and CCC, we have been driving a plastic waste management initiative in Chattogram, successfully managing 10% of the city's mismanaged waste. This project also requires multifaceted community involvement, including the youth playing an instrumental role in raising awareness and driving action. To amplify this collaborative effort, we introduced a Youth Journalism Programme in 2024, equipping a diverse group of local young volunteers with the skills necessary for environmental reporting, guided by seasoned journalists. 20 shortlisted youth volunteers were given the opportunity to attend a 2-day long environmental journalism workshop and visit our Chattogram initiative, gaining firsthand insight into the operations. Their subsequent reports reflected a rich tapestry of learnings from the programme, the best 8 of which were published in a special feature report in one of the leading Bangla daily newspapers, Samakal.



This World Environment Day, to engage the young minds in schools, we launched the AwareWave campaign under our employee volunteering platform, Proyash, where 31 Unilever employees volunteered at various schools across Dhaka and Chattogram to educate students on plastic pollution and effective ways of plastic waste management. The campaign was designed to initiate a ripple of change—students, equipped with new knowledge, are expected to share their insights with family and friends, potentially expanding the campaign's impact from the initial 1,000 individuals to an estimated 20,000 - harnessing the power of education in amplifying awareness exponentially.



At Unilever Bangladesh, our commitment to sustainability is a core value and a strategic imperative. Our sustainability journey highlights our commitment to a sustainable future for all Bangladeshis, setting an example and inspiring collective action.



**FICCI Director become Committee Member of BEF**



**Mr. Ala Uddin Ahmad**  
 Director, FICCI and  
 Chief Executive Officer, MetLife Bangladesh



Mr. Ala Uddin Ahmad, Member of FICCI Board of Director and CEO of MetLife Bangladesh, has been elected as the Committee Member of the Bangladesh Employers' Federation (BEF). He will serve the BEF committee for the 2024-2026 term.

The Bangladesh Employers' Federation (BEF), established in 1998, is a nationwide organization representing all sectors of industry, trade, and services. It represents nearly 90 percent of established private sector employers, including sector corporations, autonomous bodies, individual enterprises, and sectoral associations of specific industries.

**G4S Bangladesh Announces New Managing Director**



**Mr. Ruman Mahmood**  
 Managing Director  
 G4S Bangladesh

FICCI member company G4S Bangladesh has appointed Mr. Ruman Mahmood as the new Managing Director, effective from July 1st, 2024. He will succeed Mr. KM Iqbal, who is retiring after 15 years with the company. To ensure a smooth transition, Mr. Iqbal and Mr. Mahmood will collaborate closely over the coming weeks.

Mr. Mahmood brings a wealth of experience in the Bangladesh market, having worked with multinational companies in the telecom industry, including Nokia and Ericsson. Most recently, he served as Executive Director at Orion Security Services. Before his corporate career, Mr. Mahmood served in the Bangladesh Army for 15 years, retiring voluntarily as a Major in 2005.



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## ৩৫ লক্ষ গাছ

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# EXPANDING TO A NEW HORIZON



## Arla Foods Bangladesh Launches New UHT Milk Factory in Gazipur

 Arla Foods Bangladesh, in partnership with Mutual Group, has made a groundbreaking Euro 15.5 million investment, marking the largest investment in the dairy sector

 The introduction of aseptic sterile system guarantees 100% safe products for consumers

 An upcoming solar panel project targets an annual reduction of 405 tons of CO<sub>2</sub>e emissions, further advancing our environmental goals

 With a steadfast commitment to sustainability, this project aims to save 4 million liters of water and reduce 220 tons of CO<sub>2</sub>e emissions annually

 The new wastewater treatment plant will achieve an 80-85% reduction in chemical footprint compared to traditional methods

✓ This site proudly holds FSCC 22000 (Version 5.1) and ISO 9000:2015 certifications, underscoring their commitment to quality and safety





মেটলাইফ কথা দিয়ে কথা রাখে।



আমার ছেলে আর নেই, কিন্তু বীমার টাকা পেয়ে মনে হচ্ছে যেন আমার ছেলে এখনো কামাই করে দিচ্ছে।



বীমার টাকা পেয়ে মনে হলো আমি যেন পুনর্জীবন পেলাম।



এতো সহজে আমার অ্যাকাউন্টে টাকা চলে আসাটা নতুন ধরনের একটা অভিজ্ঞতা।



বীমা হচ্ছে আমার জীবনের একটা অতিভাবকের মতন।



এতো সহজে কেইম পাওয়া যায় এটা আমার কল্পনাতেই ছিল না।

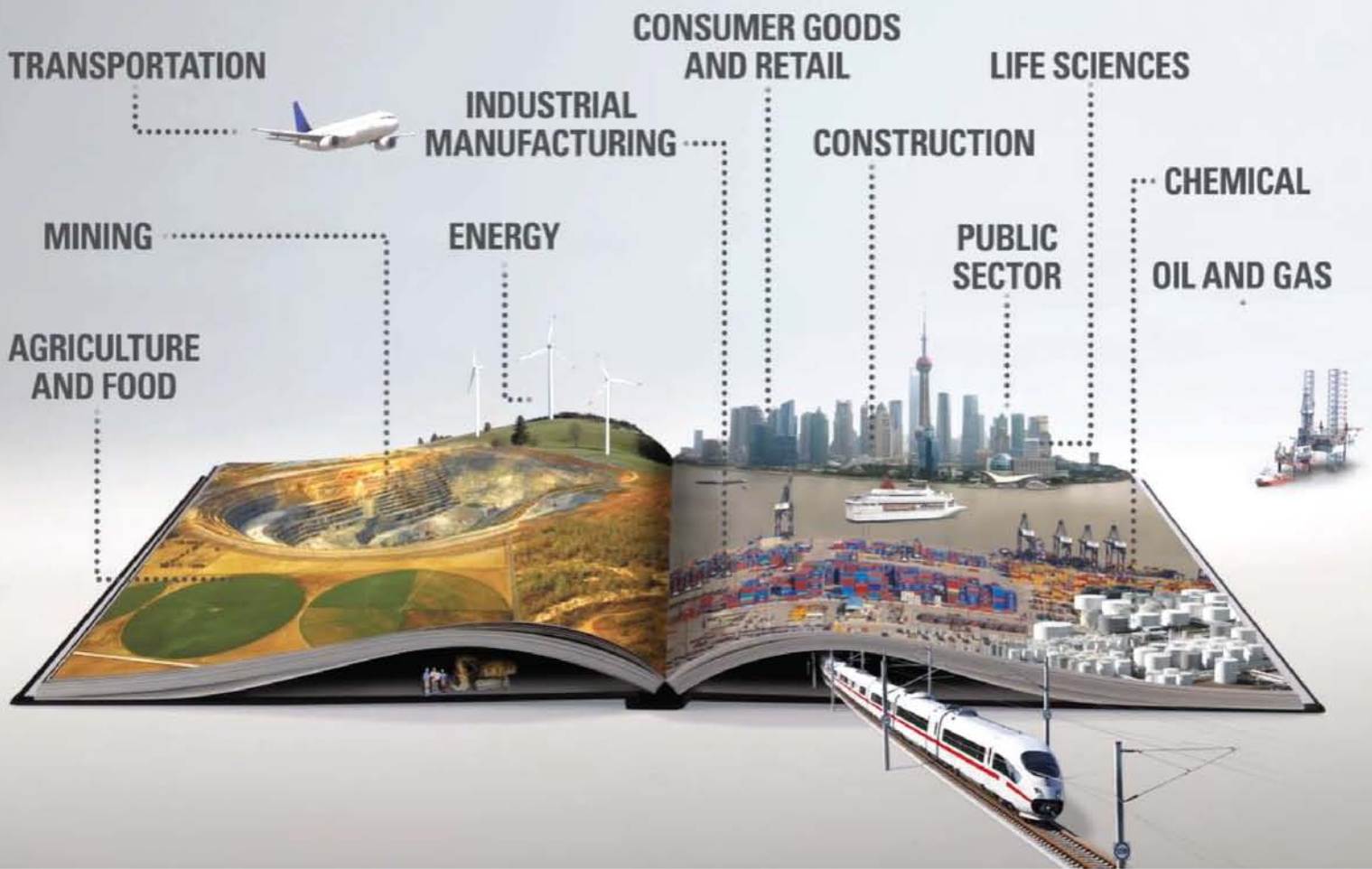


২০২৩ সালে

মেটলাইফের গ্রাহকরা বীমা থেকে পেয়েছেন

২,৯৮১ কোটি টাকা





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