



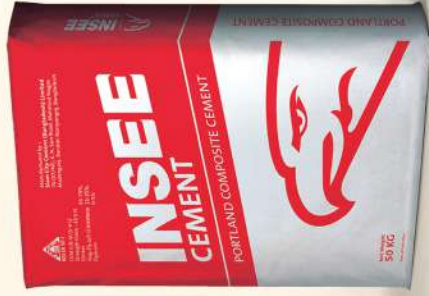
*The evolution of INSEE's innovation in products and contribution in low carbon (kg/tons) count.*



### INSEE OPC

Ordinary Portland Cement

High CO<sub>2</sub> footprint  
961 kg/ton



### INSEE PCC

Portland Composite Cement



Saving ~1200 trees



### INSEE PPC

Portland Pozzolana Cement



Saving ~1450 trees



### INSEE Eco

Portland Composite Cement



Saving ~1500 trees



### INSEE Eco plus

Portland Composite Cement



Saving ~2000 trees

Trees saved in per ton production of these cement 🌳



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## *From the desk of Editor*



Plastics offer a wide range of affordable, durable and useful products. Plastics have driven growth across various sectors, from crockery and houseware to packaging, electronics and medical field. Extensive use of plastics and improper disposal of plastic waste have led to severe environmental pollutions. Plastic waste and microplastics pollute fresh water sources and harm underwater life, posing threat to agriculture, human health and sustainability. The Current Edition of FICCI Monthly Bulletin is dedicated for the "Business of Sustainability: Circular Solutions for Plastics and Water Management".

The aim of circular solutions is to maximize resource utilization and minimize waste. In the 3R model, built on the principles of Reduce, Reuse, and Recycle, plastics and other materials get recycled and reused, and water is treated as a common scarce resource.

Currently around 37% plastics are recycled in Bangladesh. Moreover recycling of plastics is mostly informal and unregulated, which indicates a prospective base for inclusive 3R model with significant growth potential.

For the sake of sustainable water management, reusing wastewater, harvesting rainwater, and converting saline into sweet water are the prospective paths for Bangladesh.

As a leading business chamber FICCI endeavors to craft the path for economic resilience and sustainable business growth. Alongside our regular activities we organize monthly events such as Luncheon Meetings and Leaders Talk to assess vital challenges for steering through the business of sustainability.

In the Current Edition of FICCI Monthly Bulletin we have published articles which highlight obvious prospects of circular solutions from various perspectives. We hope that the following articles would motivate our readers and all the stakeholders to act on their own accord to adopt Extended Producer Responsibility (EPR) in business conduct.

To mitigate environmental challenges and to enhance economic resilience, Bangladesh needs to adopt new technologies and innovative solutions for recycling and reuse of plastics and for accelerating sustainable water management, while increasing community engagement for responsible waste disposal. International cooperation and public-private collaboration is imperative for scaling up circular solutions and water management to build a sustainable future.

**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 Members, Colleagues, and Stakeholders,

I am pleased to share with you the June 2025 edition of the FICCI Monthly Bulletin. This issue focuses on a topic that has become essential—not just for businesses, but for governments and communities as well, Sustainability. Our theme, **THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT**, highlights an increasingly urgent challenge—one that demands attention both globally and within Bangladesh.

In today's world, sustainability is no longer confined to environmental reports or CSR initiatives. It has become central to how we plan, invest, and grow. In Bangladesh, where economic expansion and industrial development are gathering pace, the stakes are high. Managing plastic waste and securing access to clean water are not just environmental concerns, they are core to our economic and social stability.

This year's World Environment Day theme "Beat Plastic Pollution" is especially relevant for us. From strained waste systems to rising water stress, our challenges are complex. But within these challenges lies immense opportunity. Embracing circular models where resources are reused, waste is minimized, and ecosystems are regenerated can drive both resilience and competitiveness.

We are proud to see many FICCI members already embracing this shift. Through plastic reduction strategies, water-saving technologies, and environmentally conscious production models, they are demonstrating that sustainability and profitability can and must go hand in hand.

FICCI remains committed to supporting this transition. We will continue to champion smart policy reform, foster private-public collaboration, and spotlight the innovators who are paving the way toward a more sustainable future.

This bulletin features expert insights, real-world case studies, and forward-thinking ideas that we hope will inspire action. My sincere thanks to all our contributors, sponsors, and the FICCI Secretariat for making this issue possible.

Let us work together to build a future where business success and environmental stewardship go hand in hand—for the prosperity of Bangladesh and beyond.

Thank you for your continued support and commitment to FICCI.

Warm regards,

Zaved Akhtar  
President, FICCI



# **THEMATIC ARTICLE**

**FICCI'S COMMITMENT TO  
ECONOMIC EXCELLENCE  
CONTINUES TO SHAPE A  
PROSPEROUS FUTURE  
FOR BANGLADESH**





## BUILDING A RESILIENT FUTURE: SUSTAINABILITY IN ACTION AT BAT BANGLADESH



**Jorge Macedo**  
Head of Operations  
BAT Bangladesh



As the world faces growing challenges from climate change, water scarcity, and damage to ecosystems, the private sector must go beyond its traditional economic role—it must become a driver of positive environmental and social change. In a climate-vulnerable country like Bangladesh, this responsibility is even more urgent. At BAT Bangladesh, we believe sustainability shouldn't be just about symbolic actions. It needs to be a core part of how we work, innovate, and grow. Our experience shows that running a sustainable business isn't just possible—it's key to long-term success.

### Leading the Way in Water Stewardship

Water is a critical natural resource that underpins public health, food security, industrial productivity, and biodiversity. In Bangladesh, growing urbanization, agriculture, and climate-induced stresses are putting immense pressure on freshwater sources. As a major manufacturing entity, we have made it a priority to manage our water use responsibly and efficiently.



Waste Water Treatment Plant (WWTP), Savar Factory |



Reverse Osmosis Plant, Dhaka Factory |

BAT Bangladesh is proud to be the first and only company in the country to achieve Alliance for Water Stewardship (AWS) Core Certification across all four of its key manufacturing sites—Dhaka, Savar, Kushtia, and Manikganj. This internationally recognized certification validates our commitment to sustainable water management that respects both people and ecosystems.

Our approach includes deploying advanced technologies such as Zero Water Discharge systems, Effluent and Sewage Treatment Plants (ETPs/STPs), and Reverse Osmosis (RO) systems to maximize reuse and minimize water withdrawal. These initiatives aim to reduce water withdrawal and we now recycle more than 40% of our operational water—delivering substantial savings while future-proofing our operations.

### Transforming Communities Through Access to Clean Water

Our responsibility extends well beyond factory walls. BAT Bangladesh's flagship clean drinking water initiative is a long-term, community-focused programme designed to address one of the most persistent public health crises in Bangladesh—access to safe drinking water in arsenic- and salinity-affected regions.

This initiative currently operates 126 filtration plants across 25 districts, providing approximately 620,000 litres (based on plant capacity) of safe water daily to over 310,000 beneficiaries. These plants not only protect



families from waterborne diseases but also reduce the burden on women and children who often travel long distances to fetch drinking water. The programme reflects our belief that business growth and social equity must go hand in hand.

### Driving Waste Circularity and Renewable Energy

At BAT Bangladesh, sustainability also means rethinking waste and energy from a circular perspective. Our efforts in waste management have already resulted in 90%+ recycling rates at our major operational sites, and less than 1% of waste going to landfill.



With 5.59 MW of installed solar capacity, we currently meet 10% of our energy needs from renewable sources, and we aim to raise this to 50% by 2030. BAT Bangladesh is also leveraging net metering and has purchased 12 MWh of International Renewable Energy Certificates to further offset its carbon emissions. The deployment of a Modular Industrial Online UPS system at our Savar factory has cut diesel usage by 95%, eliminating approximately 1,070 tonnes of CO<sub>2</sub> emissions annually.

### Partnering for a Greener Environment and Resilient Rural Economy

A sustainable business cannot thrive without a resilient supply chain. BAT Bangladesh works with over 50,000 farmers and is committed to enabling climate-smart agriculture and inclusive rural development. Programmes such as Alternate Furrow Irrigation (AFI), Green Manuring, and mushroom cultivation promote resource-efficient, low-carbon farming.

Launched in 1980, BAT Bangladesh's flagship afforestation initiative is one of the largest private sector-driven programmes of its kind in the country. Designed to promote wood-fuel self-sufficiency among farmers, it has also supported ecological restoration, biodiversity, climate resilience, and rural livelihoods through practical, community-focused interventions. Over the past 45 years, the initiative has been recognized with multiple accolades, including the prestigious Prime Minister's Award on five occasions and the Chief Advisor's Award.

### A Scalable Blueprint for Sustainable Industry

The experience of BAT Bangladesh underscores a simple truth: sustainability is not a cost—it is a strategic investment. By aligning environmental stewardship with business objectives, we are strengthening our long-term competitiveness, building operational resilience, and creating shared value for society.

As we mark World Environment Day and reflect on our responsibilities to the planet and its people, we urge other businesses to adopt a more systemic approach to sustainability. Whether it's through better water governance, waste reduction, renewable energy, rural development, or transparent reporting—every step matters.

The private sector has a critical role to play in achieving Bangladesh's climate and development goals. The time to act is now—and together, we can secure a greener, fairer, and more resilient future.



## THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT



### Md. Suruzzaman

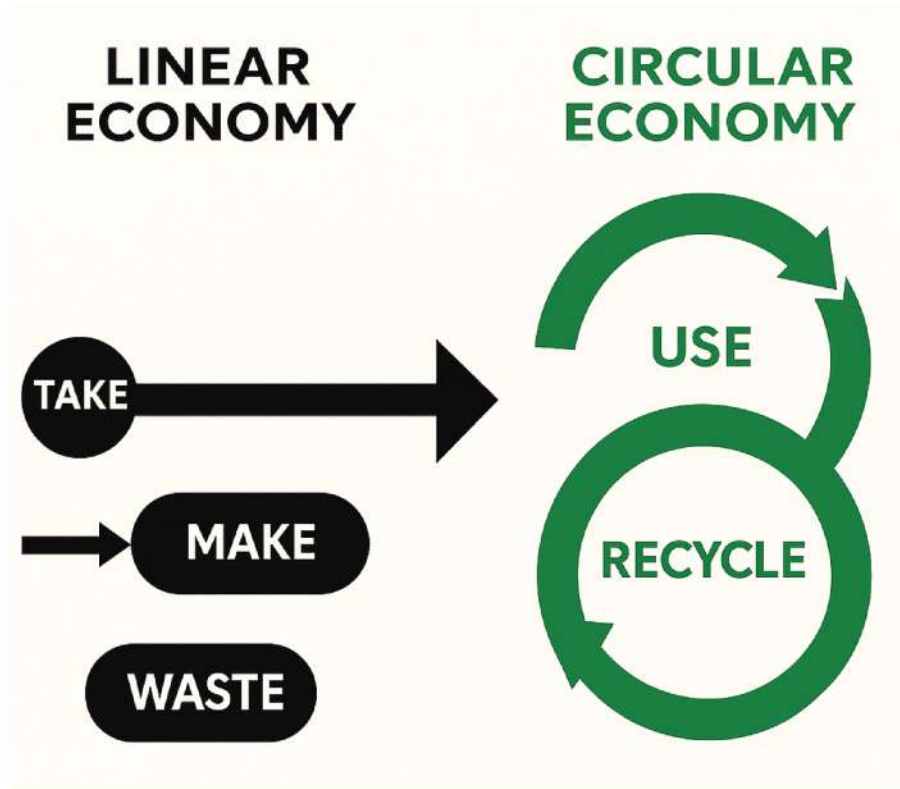
Head of ESG Risk  
Commercial Bank of Ceylon PLC,  
Bangladesh Operations



Commercial Bank of Ceylon PLC (CBC) has adopted sustainability as a core part, enriching its logo with a green border. This straightforward modification underscores the bank's dedication to green and sustainable banking. The bank showed firm commitment to sustainability by securing the coveted 'Excellent Green Commitment Award' for the Banking Sector in 2019 from the Green Building Council of Sri Lanka (GBCSL). Furthermore, CBC has achieved triple honors including two Golds, at the Green Industry Awards 2024 organized by the Industrial Development Board (IDB). As Sri Lanka's first 100% carbon-neutral bank, it received the award for 'Low carbon and/or climate-resilient production' and 'Green digital and information technologies' for its contribution towards environmental sustainability and digital banking adoption.



The circular economy represents a shift in how we conceptualize and use resources. It entails a shift from the linear "take, make, waste" framework to one that is regenerative by design—where plastics and other materials get recycled and reused, and water is treated as a common, scarce resource. The circular economic model is in fact one of the core pillars of the European Union's EU 2020 strategy. And from an economic point of view, the transition offers strong economic and investment opportunities. The Ellen MacArthur Foundation estimated that circular economy practices can yield \$4.5 trillion of economic benefits to the world by 2030. Sustainable Development Goals (SDGs) has a holistic approach by minimizing waste and pollution, promoting resource efficiency, and supporting a transition to renewable energy. Bangladesh Bank (BB) supports the transition to a circular economy through its Sustainable Finance initiatives, including green banking and the Green Transformation Fund. In fact, transition to a circular economy, waste prevention and recycling is one of the main objectives of Sustainable Finance Policy for Banks and FIs, published by Bangladesh Bank.



**Commercial Bank of Ceylon PLC** has embedded circular economy principles into its operations, reinforcing its commitment to sustainable banking and environmental responsibility. The Bank has developed its own Sustainability Guidelines and established a comprehensive Environmental and Social Management System (ESMS) framework. CBC has introduced over sixty sustainable products and initiatives, including support for plastic waste recycling plants processing PVC (Polyvinyl Chloride), PP (Polypropylene), LDPE (Low-Density Polyethylene), HDPE (High-Density Polyethylene), marine plastic pollution reduction, and water consumption management, among others.



The World Bank Group (2022) reported that around 646 tons of plastic wastes are collected daily in Dhaka, and only 37.2% is recycled whereas globally, less than 10% of plastic waste is recycled. CBC has made an investment in the sector where plastic granules are manufactured from wastage plastic. CBC actively engages communities in carrying out effective recycling and waste minimization programs. Over the past couple of years, the bank supported programs such as the establishment of recycling centers, educational campaigns, and promoting upcycling projects both in Head Office and Bangladesh Operations. These initiatives not only minimize waste but also create new income-generating opportunities for the participants, which align with circular economy objectives. As the global economy transitions to sustainable models, water management becomes a key pillar in the circular economy.



As the global economy transitions towards sustainable models, water management stands out as a vital pillar in the circular economy. For banks, especially in regions facing water stress, supporting efficient and regenerative water use is not just a matter of corporate social responsibility—it's a strategic investment in resilience, climate action, and long-term economic stability. CBC continues to demonstrate its commitment to environmental sustainability through targeted CSR initiatives addressing water challenges in vulnerable communities. In coastal and agricultural regions affected by salinity intrusion, CBC has supported the installation of drinking water plant to promote safe water reuse and reduce freshwater extraction. CBC also supported to establish Effluent Treatment Plant (ETP) to help removing harmful contaminants from industrial wastewater, ensuring that water is treated.



### Zero Liquid Discharge (ZLD): Financing the Future of Circular Water Economy - A Role for Banks

As climate change intensifies water scarcity, governments and industries are facing mounting pressure to adopt sustainable water management. One cutting-edge solution that is picking up steam is Zero Liquid Discharge (ZLD) – a treatment process that enables no industrial wastewater to be released into the environment. Rather, all the wastewater is treated and recycled, directly contributing to the ideas of the circular economy. Industries such as textiles, pharmaceuticals, chemicals, and power generation are increasingly adopting ZLD to realize sustainability ambitions and regulatory compliance. For banks, ZLD is a unique opportunity to align financial portfolios with environmental goals while unlocking new opportunities for sustainable investments. The banks can extend green finance or sustainability-linked finance facilities for funding the installation of ZLD systems. These financing arrangements can include attractive features such as lower interest rates, performance-based incentives, repayment holiday during project commissioning etc. The Bank can also structure lease-financing solutions in collaboration with Zero Liquid Discharge (ZLD) technology providers, offering an alternative to traditional loans. This "Water-as-a-Service" model enables industries to adopt advanced water treatment systems without upfront capital investment, instead paying through the operational savings generated over the system's lifecycle. Additionally, the Bank can partner with green venture capital firms or impact investors to support start-ups and technology innovators developing affordable, modular ZLD solutions tailored for SMEs and rural industries.



## REIMAGINING WATER IN BANGLADESH: REUSE, RECYCLE, AND REVIVE



**Syeda Afzalun Nessa**  
Head of Sustainability  
HSBC Bangladesh

Bangladesh is home to a vast network of rivers and receives plentiful rainfalls during the monsoon season. The country's landscape, economy, and way of life revolve around this essential resource -water. But today, water faces mounting pressure from pollution, overuse, and the impacts of climate change.

To build a sustainable and resilient future, it's time to rethink how water can be managed better. This means investing in water reuse and recycling, harnessing the power of rain, turning saline water into a viable source and planning for redirecting flood waters to store and use for agriculture during dry seasons. These steps are an opportunity for innovation, environmental restoration and economic growth.



### Water: The Engine of Growth

Water sustains life, feeds the fields, powers industry, and helps the economy flowing. Agriculture makes major direct contribution to the GDP of approximately 11-13%; this sector heavily relies on freshwater. At the same time, the booming textile sector—contributing over 80% of export earnings—demands large volumes of clean water for dyeing and finishing processes.

Bangladesh's groundwater tables are falling, especially around Dhaka. Many of the country's rivers are polluted by untreated industrial waste. In the coastal belt, seawater intrusion is contaminating freshwater sources, threatening farming and public health. Right interventions may minimise the risks related to safe water scarcity. Below are some examples:

### Reviving Rivers: A Blueprint for Industry and Biodiversity

Bangladesh's iconic rivers—the Buriganga, Turag, and Karnaphuli—are in crisis. Once lifelines for trade and agriculture, many are now clogged with effluent and solid waste, making them unusable for most industrial and domestic needs.

By restoring river health through better wastewater treatment, stricter pollution control, and investment in central effluent treatment plants (CETPs), Bangladesh can unlock a reliable source of water for industrial reuse. Treated river water can support textile production, cooling systems, and even agriculture—reducing pressure on groundwater.





Cleaner rivers also mean more life below water. Fish populations can recover, aquatic ecosystems can thrive, and rivers can once again support livelihoods for millions of people. It's a win-win for both industry and nature.



### Rainwater Harvesting: The Untapped Resource

Bangladesh receives generous rainfall—especially during the monsoon and most of this precious resource flows away unused. Rainwater harvesting presents a cost-effective, climate-friendly solution to the country's growing water stress.

**For Industry:** factories can collect rainwater from rooftops and paved surfaces for use in cooling towers, dyeing processes, and cleaning operations. This reduces dependence on groundwater and helps lower production costs.

**For Homes:** in both rural and urban settings, rainwater harvesting systems can provide water for washing, toilet flushing, gardening, and, with filtration, even drinking. This is particularly valuable in areas where piped water is limited or unreliable.

Encouraging rainwater harvesting through incentives, awareness, and integration into building codes could transform it from a niche idea into a national solution.



### Water Salinity: From Threat to Opportunity

Climate change is making coastal water sources increasingly saline, particularly in districts like Khulna, Satkhira, and Bagerhat. This poses a serious threat to agriculture and drinking water supplies.

Research into low-cost saline water conversion is taking place for exploring affordable desalination technologies that work without expensive infrastructure. Solar-powered reverse osmosis systems, pond sand filters, and membrane distillation are among the promising approaches.

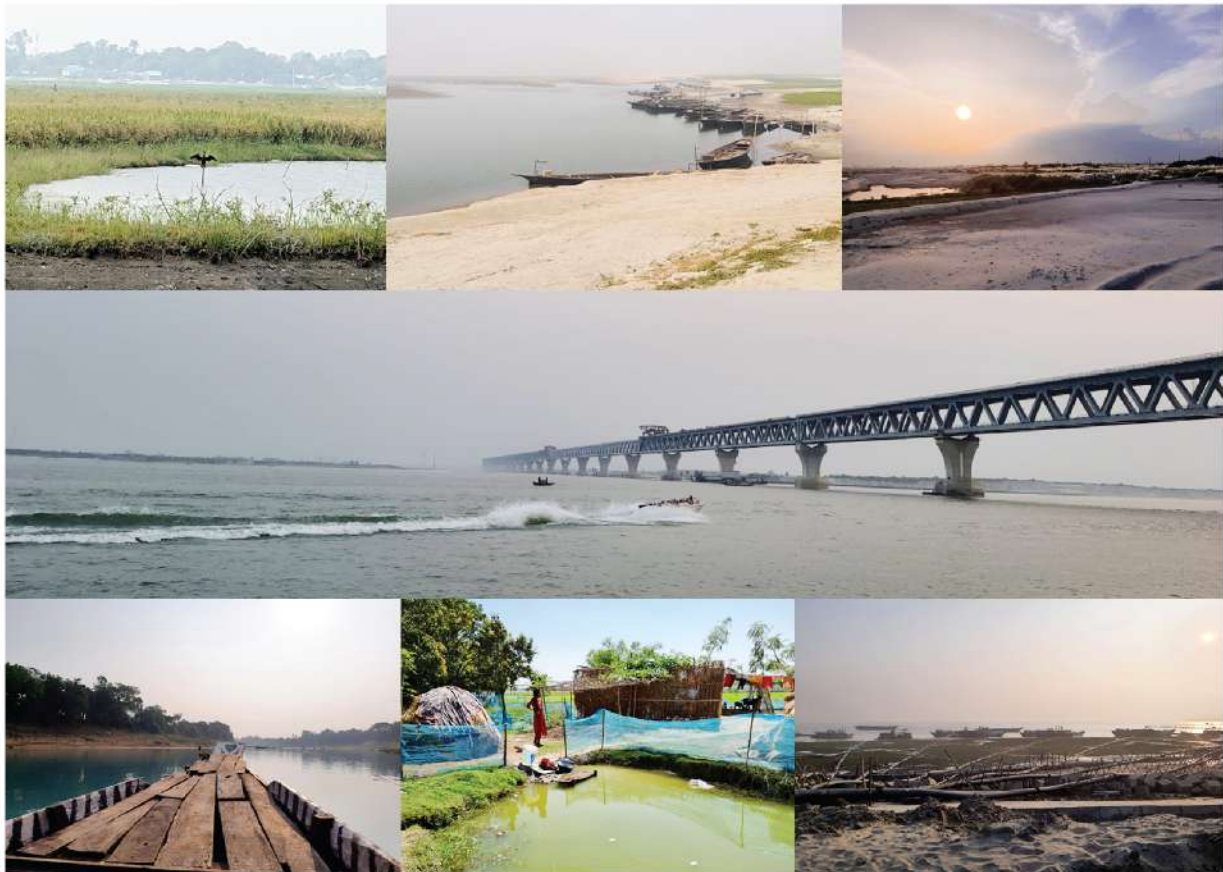
Startups and NGOs are piloting small-scale desalination units that are low-maintenance and off-grid—perfect for rural or disaster-prone areas. These innovations could provide clean water to millions if they are developed to support at scale.





### Turning Floods Into Fields: Storing Monsoon Water for Dry Season Farming

Redirecting floodwaters during the monsoon season can offer a powerful solution to water scarcity in the dry months, particularly for agriculture. Instead of letting excess water flow unused into the sea, controlled diversion and storage—through canals, retention ponds, or underground reservoirs—can recharge groundwater and provide irrigation during the winter season. This stored water can help farmers grow additional crops, improve soil moisture, and reduce dependence on deep tube wells, which are energy-intensive and deplete groundwater. With proper planning and infrastructure, floodwater management can turn a seasonal challenge into a year-round agricultural asset, boosting food security and rural livelihoods.



### The Future Flows from Here

The path to water security in Bangladesh is to reuse, recycle and revive by using existing solutions and through innovations. Reusing wastewater, capturing rain, and converting saline into sweet water are essential strategies for progress.

Government support, private sector investment, and grassroots innovation must now come together to build a water-resilient nation. With the right policies, technologies, and partnerships, Bangladesh can turn its water challenges into a story of regeneration—where rivers run clean, water is recycled and reused and every community has enough to thrive.



## THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT



**Legal Counsel**  
BARRISTERS-ADVOCATES-LEGAL CONSULTANTS

### **Barrister Omar H. Khan**

Advocate, Supreme Court of Bangladesh  
Managing Partner & Head of Chambers,  
Legal Counsel



Worldwide, plastic leakage into the environment is estimated to escalate by 50 percent by 2040 with cumulative cost reaching US\$281 trillion between 2016 and 2040. Bangladesh's environmental challenges are aggravated by industrial growth particularly in terms of plastic waste and water pollution. Bangladesh annually generates approximately 821,000 tons of plastic waste and faces significant water contamination is caused from industrial activities. The shift from a linear to a circular economy which designs out waste, reuse materials, and regenerates natural systems is now essential. In order to combat the global environmental crisis, Bangladesh like many other countries, must adopt sustainable solutions to minimize the negative impact on the planet. This transition not only mitigates degradation but also unlocks new opportunities.

### **Legal Framework**

In Bangladesh, the primary legal framework for water management is the Water Act 2013, Water Rules 2018 and the National Water Policy 1999. Environmental pollution control, including plastic and water is governed by the Bangladesh Environment Conservation Act, 1995 (BECA) and Environment Conservation Rules, 2023 (ECR). Bangladesh lacks specific laws like the Freedom from Plastic Pollution Act or Extended Producer Responsibility Act but has adopted the Solid Waste Management Rules (SWMR), 2021 along with a National 3R Strategy for Waste Management, focusing on 'Reduce, Reuse, and Recycle' and the Jute Packaging Act, 2010 which provides alternatives to plastics.



In 2021, the Ministry of Environment, Forest, and Climate Change (MoEFCC) of Bangladesh with World Bank endorsed the action plan 'Towards a Multisectoral Action Plan for Sustainable Plastic in Bangladesh' to build a circular economy for plastics. Furthermore, the MoEFCC is collaborating with the Ministry of Water Resources to develop the Extended Producer Responsibility (EPR) guidelines to address plastic pollution and foster sustainable development.

### **Circular solutions: Implement EPR guidelines**

EPR is the responsibility of the manufacturers and importers of products to properly manage the waste created from their products after consumer use. This can be done by the producer alone or in cooperation with local authorities. It includes taking environmentally sound measures, encouraging consumers to return used products by offering incentives, and ensuring proper collection, reuse, recycling, and disposal of the waste. Under the SWMR Rules 2021, manufacturers/importers of non-biodegradable disposable products such as plastic, polythene, wrapping, bottles and cans must collect and dispose of waste from consumers responsibly.



To make EPR effective, Bangladesh must introduce specific EPR guidelines and can adopt proven elements from other countries like clear targets, a digital registration system, and allowing third-party Producer Responsibility Organizations (PROs) to manage compliance. However, as opposed to waiting for specific regulatory regime, the reputed companies should act on their own accord and behave responsibly in their business conducts. Such behavior should not only be limited to ticking theoretical tick-boxes, as sadly many do, but also be practically implemented, which encouragingly many have started. We were increasingly been asked by different MNCs to prepare internal policies for them and we are aware that many of them have been implementing EPR.



### Ban on single use plastics

In 2020, in a landmark decision, the Supreme Court of Bangladesh, High Court Division banned all use of single-use plastic through the Order dated 20.01.2020, vide Writ Petition No. 14941 of 2019. Government offices have already started to implement the same and Govt. is taking measures to gradually stop the use of single use plastics. Bangladesh should develop a digital EPR reporting system and penalize non-compliance based on the 'Polluter Pays' principle, applying India's Model.



### Use biodegradable alternatives to plastic

Recycled cardboard, paper and plant-based plastics serve as exemplary biodegradable alternatives to plastic packaging. Companies like Unilever, reportedly have pledged to incorporate 25% recycled plastic in packaging and aim to collect more plastic than it sells by 2025.

Water pollution is closely interlinked with plastic waste. Macroplastics and microplastics harm marine-life, pollute fresh water sources and risk public health. Other pollutants include industrial discharge, urban sewage and groundwater over-extraction.



## Circular solutions for Water Management



### The treatment of wastewater and resource recovery

The global trend is to transform wastewater treatment plants into recovery facilities that extract nutrients such as phosphorus, generate biogas, and reclaim water. In Bangladesh, the 2030 Water Resources Group is collaborating with the government to develop PPP-based municipal wastewater projects in Gazipur and Cumilla, aiming to treat over 25 million cubic meters and reduce water pollution.



### Nature based solution

Constructed wetlands are an innovative approach to wastewater treatment that supports biodiversity and creates recreational spaces. Rainwater harvesting complements this by collecting and storing rainwater from rooftops and open areas for irrigation, domestic use, or groundwater recharge, reducing pressure on freshwater sources and easing water scarcity.

### Water-Efficient Technologies & Practices

Smart systems enhance wastewater treatment through advanced technologies like sensors, data analytics, and AI. These enable instant monitoring of water quality, with sensors detecting pH, oxygen, and other parameters for immediate adjustments to maintain optimal conditions.



### Conclusion

Circular strategies offer a viable solution to this unsustainable loop. Bangladesh by harnessing innovative technologies, community engagement, international cooperation and public-private collaborations, can mitigate environmental challenges while promoting economic resilience. Ongoing private investment and policy support will be pivotal in scaling these initiatives toward a sustainable future. Foreign investors can play important role in these aspects by not only injecting equity but also by bringing in technologies and innovations.



## HAS ENVIRONMENT SUSTAINABILITY TAKEN A BACKSEAT?



Good food, Good life.

**Deepal Abeywickrema**  
Chairman & Managing Director  
Nestlé Bangladesh PLC



Are we losing our focus on environmental sustainability amidst the myriad humanitarian crises we face? With wars, pandemics, and economic instability dominating global headlines, it is easy to overlook the pressing issue of environmental preservation. Yet, the deteriorating state of our planet demands our utmost attention. The question arises: **can we afford to sideline sustainability while grappling with immediate human concerns?** According to the UN Environment Program, **"Climate-driven food and water insecurity is expected to increase with increased warming. When these risks combine with other adverse events, such as pandemics or conflicts, they become even more difficult to manage."** Thus, our focus should not be derailed from environmental sustainability, as its consequences are long-term and have far-reaching negative impacts on humanity as a whole. Therefore, we must make it a core business principle rather than an add-on matter.

## The Plastic Surge: Understanding the Scale and Impact of Pollution

The current trend of plastic pollution paints a grim picture. Globally, plastic waste is projected to double by 2040, reaching an estimated 1.1 billion tons. According to an article on 'Plastic Pollution', plastic production has sharply increased over the last 70 years. In 1950, the world produced just two million tons. It now produces over 450 million tons (Ritchie H, Samborska V, Roser M). And the numbers are becoming a problem, as most of it is not being managed properly. According to a report by the United Nations, **approximately 8 million metric tons of plastic waste enter our oceans each year, equivalent to dumping one garbage truck of plastic into the ocean every minute.**



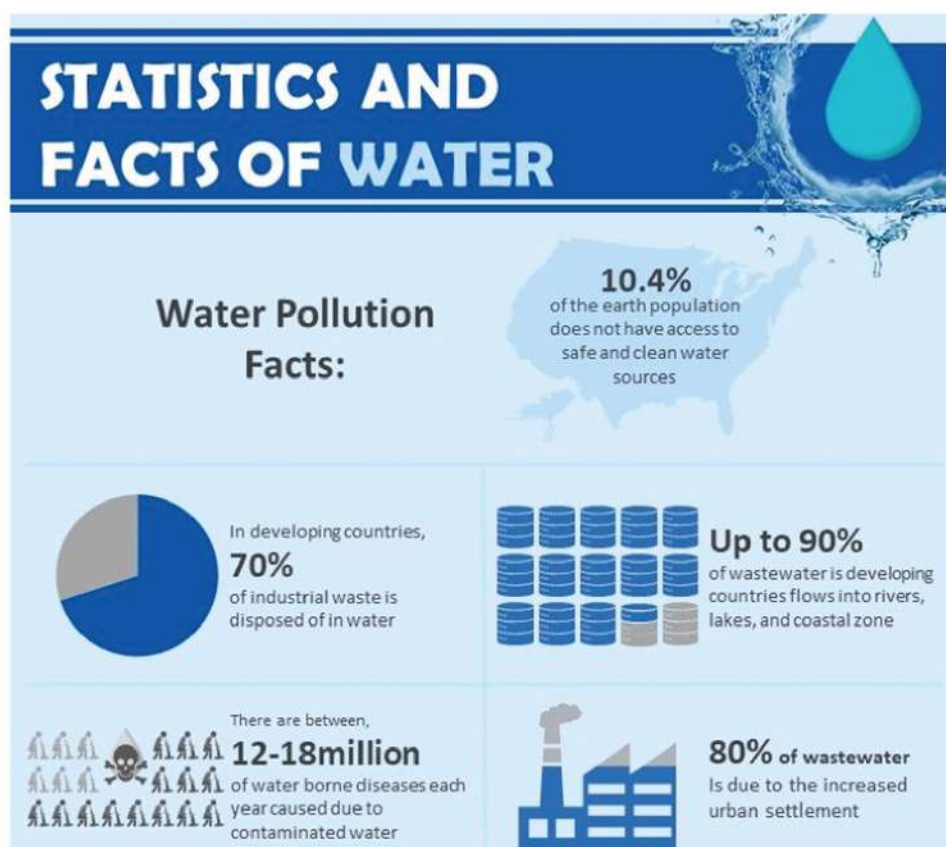
The plastic usage has sharply increased in Bangladesh, too, posing severe challenges in terms of management. Alarming, only 37% of the waste is recycled, leaving the rest to litter streets, rivers, and oceans, contributing to the global marine pollution crisis.





### From Abundance to Scarcity: The Intensifying Water Crisis

The human body is 70% water; more than half the world's flora and fauna live in water; and the food consumed by land species depends on and is often mainly constituted of water (Smol 2002). Yet, the 'blue' planet, apparently amply supplied with water, faces several immediate and impending water crises related to overuse and over consumption, poor resource management, climate change and pollution (Brisman et al. 2018; Garcia Ruiz et al. 2020; Leahy 2018). Global water demand is expected to rise by 55% between 2000 and 2050, and in terms of its value as a global resource, water has been described as 'the next oil' (Lufkin 2017). All the data points out that the water crisis is intensifying. Bangladesh is not immune to this crisis, with millions facing water scarcity, exacerbated by pollution and over-extraction of groundwater.





### What can Businesses do?

First of all, businesses cannot address these critical issues in isolation. Tackling the identified problems requires collaboration among all sectors of society—government, businesses, recyclers, and consumers. Together, we must develop policy reforms, innovative solutions, and best practices, making sustainability a core responsibility rather than an add-on. Only through a united, multifaceted approach can we effectively combat plastic pollution and the water crisis, steering toward a sustainable future.

### Nestlé's Journey towards Sustainable Packaging:

Our Good for the Planet strategy helps ensure we play our part in addressing key challenges like climate change, nature loss, water scarcity and plastic pollution and supports us in advancing regenerative food systems at scale. The strategy is key for our continuous growth, while ensuring we can serve future generations of consumers without running out of natural resources. For plastic packaging, our vision is clear: none of Nestlé's packaging, whether it is plastic or otherwise, should end up in landfill or as litter. So, we prioritize reducing waste, recovering packaging materials for reuse, increasing recycling and finding suitable alternatives to plastic.

#### THE 5 PILLARS OF OUR PACKAGING STRATEGY



In Bangladesh, we share a similar approach. Using 2018 as our baseline, we are continuously redesigning our packaging, converting our portfolio to recyclable materials, and reducing the use of virgin plastic. We are also focused on achieving plastic neutrality by helping local players improve processes and adopt new technologies that will benefit the industry. Since the majority of Nestlé's packaging consists of soft laminates, which have lower market value and are less frequently recycled, we are currently collaborating with a supplier that transforms soft wrappers into plastic pellets, ultimately creating beautiful and cost-effective recycled materials.



### Nestlé Factory: A Zero Liquid Discharge Factory in Gazipur

Nestlé recognizes that the company's long-term success is built upon effective water stewardship where its factories are located. Effective water stewardship requires ensuring it is used efficiently for industrial use. In this context, Nestlé Bangladesh has worked relentlessly to improve its water discharge process and achieved Zero Liquid Discharge, where the factory has been able to retreat the wastewater and reuse it for other purposes. As the food industry, the company has stringent requirements for water reusability, and considering that they have analyzed thoroughly and found the following areas to reuse water like "Cooling Tower Makeup Water," which has no direct contact with food and non-production area: cleaning, road watering, gardening, construction work. The wastewater is treated up to the tertiary level through advanced filtration.

### Concluding Remarks:

In conclusion, the urgent challenges of environmental sustainability, plastic pollution, and water scarcity require our immediate collective action. As we confront humanitarian crises, we must not neglect our commitment to preserving the planet. Alarming statistics on plastic waste and water stress underscore the need for sustainable practices across all sectors. Collaboration among businesses, governments, and communities is essential to develop innovative solutions and prioritize sustainability as a core responsibility. Nestlé's initiatives in Bangladesh, such as redesigning packaging and achieving zero liquid discharge, demonstrate how proactive measures can drive meaningful change. Together, we can tackle these critical issues and secure a healthier planet for future generations.



## THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT



CIRCULAR  
FASHION  
FOR ALL



**Ana Rodes**  
Head of Sustainability  
Recover™



**Orsolya Janossy**  
Senior Sustainability Manager  
Recover™

### Recover™: A Circular Model for Water-Smart Textiles in Bangladesh and Beyond

Recover™ is a leading materials science company and the world's largest producer of low-impact, high-quality recycled cotton fiber and fiber blends. Our company offers high and consistent quality fibers that enable circular fashion models while drastically reducing environmental impacts. With a commitment to sustainability, Recover™ has built the largest and most technologically advanced recycled cotton fiber facility in the world, located in Dhaka, Bangladesh, a country where nearly 50% of the population is engaged in the textile industry.



Recover's strategic investment in Bangladesh reinforces its commitment to sustainability, enabling the company to serve leading global clients from fashion & apparel while positioning Bangladesh as an attractive destination for international investment in the sustainable textile sector. Recover's impact reaches far beyond the company borders through hundreds of new jobs, transparency, as well as improved standards in the supply chain.

By localizing fiber production close to textile waste sources, Recover™ strengthens regional supply chains while advancing social, environmental, and economic development. Our circular system not only diverts textile waste from landfill but also saves vast amounts of water, a critical resource under growing pressure.



### Water-Smart Fiber for a Thirsty Industry

The textile industry is one of the world's most water-intensive sectors. Recover™ highlights that instead of sourcing from farms and dyeing processes, its recycled cotton fiber is made from postindustrial and postconsumer textile waste, which requires no water input at the raw material stage.

Recover™ conducted a Life Cycle Assessment (LCA) of its recycled cotton fiber compared to conventional cotton at its hubs in Spain (2022) and Bangladesh (2025) to demonstrate its environmental benefits using verified data. The results were independently verified by the third-party organization EcoReview. According to the LCA, Recover™ recycled cotton uses 100% less water than virgin alternatives.



Recover™ recycled cotton fiber also has strong environmental benefits against conventional cotton in greenhouse gas emissions (-93%), eutrophication (-99.9%), land use (-100%) and energy (-96%).

According to Higg MSI (Higg.org | V3.10.0) Recover™ recycled cotton fiber outperforms generic recycled cotton fiber in the Global Warming, Water Scarcity, Eutrophication and Resource Depletion categories.

By integrating Recover's low-impact fiber into textile supply chains, fashion brands can significantly reduce freshwater consumption. This supports climate resilience and conservation of water and biodiversity, while relying solely on official, traceable Recover™ data.

### Our Vision for Circularity in Bangladesh

At our Dhaka hub, we aim not only to produce fiber, but to build circular supply chains that work for people and the planet. This includes:

- Strengthening relationships with local textile waste collectors
- Supporting social responsibility across the value chain
- Empowering workers through safe and fair labor
- Minimizing water, chemical, and energy use
- Creating reliable, traceable fiber for circular fashion systems



As Bangladesh faces growing water stress and climate vulnerabilities, integrating circular models like Recover™ offers a clear pathway to reduce pressure on natural resources while creating green jobs and long-term resilience.



#### About Recover™

Recover™ is a leading materials science company and global producer of low-impact, high-quality recycled cotton fiber and cotton fiber blends. Its premium, environmentally friendly, and cost-competitive products are created in partnership with the supply chain for global retailers and brands, offering a sustainable solution to achieve circular fashion for all. Recover™ is backed by strategic investment from STORY3 Capital and Goldman Sachs and is on a mission to scale its proprietary technology to make a lasting positive impact on the environment and partner with brands/retailers and other change-makers to meet the industry's sustainability targets.





## CIRCULAR ECONOMY AT THE GRASSROOTS

*How a community-based plastic exchange programme is promoting circularity bottom-up*



### Bitopi Das Chowdhury

Country Head, Corporate Affairs  
and Brand & Marketing (CABM),  
Standard Chartered Bangladesh

In Saint Martins Island, Amena lives with her three young children. Five years ago, she lost her husband, a fisherman, to the sea. To support her family, she works in a restaurant kitchen. During the off-season, life becomes even harder, and she sometimes relies on begging to provide food. When she learned about a plastic exchange programme, Amena began collecting plastic waste from the restaurant. In exchange for the plastic, she received daily essentials worth BDT 1,800. This practical solution now helps her support her children. Amena also encourages others in her community to participate, turning waste into valuable resources and a cleaner environment.



On June 27, 2024, Standard Chartered Bangladesh and the Bidyanondo Foundation launched a unique programme across Bangladesh. They established 74 plastic exchange camps nationwide, with more in the pipeline. Community members can bring plastic waste to these camps and receive essentials like rice, oil, and other daily necessities in return. The program supported around 82,000 people and have recycled approximately 227 tonnes of plastic till now. All collected plastic is repurposed into recycled PET bottles, contributing to a cleaner environment and a stronger circular economy.





In Mirpur, Siraj pulls a rickshaw through busy city streets. He lost his family home in Rangpur to erosion from the Tista River. With a sick wife and two children to support, he used a microloan to buy a rickshaw. But daily costs remain challenging, particularly school expenses for his children. After learning about the recycling initiative, Siraj started collecting plastic in his neighbourhood. He even attached a red bin to his rickshaw, encouraging passengers to deposit plastic bottles instead of discarding them. He exchanges the collected plastic for essential goods and recently received school supplies for his children. The programme has not only helped ease his family's immediate burdens but also supports his children's education.

Bangladesh currently recycles about 30-37 percent of its plastic waste, with Dhaka alone recycling nearly 37.2 percent of the 646 tonnes collected daily. Globally, only about 9-9.5 percent of plastic produced in 2022 was made from recycled material, while approximately 40 percent still ends up in landfills and another 34 percent is incinerated. These figures highlight the critical importance of national efforts within the broader global challenge.



By offering practical household essentials for collecting plastic, the program creates direct value for participants. It distributes essential goods, improves waste management, and encourages community-wide engagement. Through small but meaningful actions, individuals like Amena and Siraj are building momentum, moving the nation toward its recycling goals and demonstrating what community-led initiatives can achieve.

This model illustrates that connecting environmental objectives with everyday needs can deliver real-world impact. It serves as a reminder that initiatives rooted in local realities can drive measurable progress—toward cleaner cities, supported families, and a more sustainable future.

Standard Chartered is committed to the net zero journey, while promoting climate adaptation to help communities rise above climate adversities. As a part of this, we are working with our peer organisations to build strong partnerships that are strengthening the circular economy in Bangladesh. If you would like your organisation to be part of this, please write to me at: [BitopiDas.Chowdhury@asc.com](mailto:BitopiDas.Chowdhury@asc.com)



## THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT



**Engr. Abdur Rashid**  
Country Managing Director  
SGS Bangladesh Limited



In the era of accelerating climate risks, resource scarcity, and shifting regulatory landscapes, sustainability is no longer a choice—it is a central driver of resilient and future-ready businesses. Bangladesh, with its rapid industrialization and vibrant entrepreneurial spirit, stands at a pivotal juncture where circular economy models can redefine both competitiveness and environmental stewardship. In this context, circular solutions for plastics and water management have emerged as not only environmental imperatives but also significant business opportunities.

As the Country Managing Director of SGS Bangladesh Ltd., and in my role as a Member of the Executive committee of FICCI and the President of SBCCI, I have had the privilege of closely observing how local and global companies are rethinking their strategies to embrace circularity, reduce ecological footprints, and build resilient supply chains.

### Rethinking the Linear: Embracing the Circular

Traditional linear production and consumption models based on extraction, consumption, and disposal have proven to be ecologically unsustainable. Circular economy models offer a transformative alternative by promoting waste elimination, material reuse, and resource regeneration.

In Bangladesh, we are seeing encouraging progress. From the garments sector adopting zero-discharge water management systems to packaging manufacturers integrating recycled polymers into their value chains, circular thinking is gaining ground. These initiatives are not only environmentally responsible but also economically advantageous—reducing material costs, minimizing regulatory risks, and improving investor confidence.

At SGS, our work with manufacturers, recyclers, and exporters has shown us that integrating circularity requires a well-aligned ecosystem: clear standards, robust certification systems, capacity building, and collaboration across stakeholders.



### Tackling Plastic Waste with Purpose

Plastic pollution has become one of the most pressing global challenges. However, through circularity, we can convert this crisis into a value-generating opportunity.

Businesses are increasingly designing products for recyclability, establishing post-consumed plastic collection systems, and exploring biodegradable alternatives. SGS has supported clients through services aligned with standards such as EN 15343 for traceability of recycled plastics, ISO 14021 for environmental labeling, and GRI reporting for sustainability disclosures.



The circular model in plastics also ties directly into ESG performance metrics, particularly for industries navigating scope 3 emission reductions, plastic taxes, and extended producer responsibility (EPR) schemes. As global supply chains become more transparent and traceability-driven, adopting verifiable circular practices is not only a reputational shield but a gateway to global markets.

### Water: A Shared Resource and Shared Responsibility

Bangladesh is particularly vulnerable to water stress, which makes corporate water stewardship a national priority. Circular water management—encompassing water use reduction, treatment, reuse, and recharge—is fast becoming a business-critical strategy.

In sectors like textiles, leather, and agro-processing, water efficiency is no longer just a compliance issue; it is a metric of operational excellence. Through ESG assessments and sustainability assurance services, SGS has helped companies develop and report on circular water initiatives that enhance resilience, reduce costs, and demonstrate leadership.

Global frameworks like the GRI Standards, CSRD, and TCFD are now placing water use and water-related risks at the center of sustainability disclosure. Businesses that proactively adopt circular water strategies are better positioned to navigate these frameworks and attract sustainability-conscious investors.



### ESG and Circularity: A Competitive Advantage for Bangladesh

Circular solutions in plastics and water are no longer isolated CSR projects—they are core to strategic ESG performance.

Bangladeshi companies that commit to circular economy principles stand to benefit from:

- Improved ESG ratings
- Access to green financing and sustainability-linked bonds
- Lower resource and operational costs
- Enhanced compliance with international buyers' requirements
- Stronger brand and stakeholder trust

Moreover, frameworks such as the EU Taxonomy and Sustainable Finance Disclosure Regulation (SFDR) are pushing global capital towards circular and climate-positive business models. To stay competitive, our private sector must align swiftly and strategically.



### The Role of Leadership and Collaboration

As President of SBCCI and a Board Director of FICCI, I firmly believe that leadership both within organizations and across sectors is essential to catalyze this shift. FICCI's role in knowledge exchange, policy advocacy, and industry collaboration has never been more critical.

Our June 2025 Bulletin seeks to spotlight actionable insights, real-world case studies, and innovations that drive sustainability in business. I encourage all stakeholders from entrepreneurs and investors to policymakers and civil society to embrace the circular transition not as a challenge but as an extraordinary opportunity.

Bangladesh can become a regional hub for sustainable and circular production but only if we act together, decisively and boldly.



# ***MEMBER'S STORY***

***FICCI MEMBER  
COMPANIES PLAY A  
SIGNIFICANT ROLE IN THE  
SUSTAINABLE CIRCULAR  
ECONOMIC GROWTH &  
DEVELOPMENT OF  
BANGLADESH***





## COMMERCIAL BANK OF CEYLON PARTNERS WITH EVERCARE HOSPITAL TO DELIVER PREMIUM EMPLOYEE BANKING SERVICES



Commercial Bank of Ceylon PLC Bangladesh Operations (CBC) has forged a strategic Employee Banking partnership with Evercare Hospital through an agreement signed on May 18, 2025, at the hospital's premises. Mr. Najith Meewanage, CEO of Commercial Bank of Ceylon, and Dr. Ratnadeep Chaskar, CEO & Managing Director of Evercare Hospital, formalized the collaboration on behalf of their respective organizations.

Senior officials from both entities attended the ceremony, including Mr. Kasun Herath (Deputy CEO & COO), Mr. Mahmud Hossain (Deputy CEO & Head of Corporate Banking), and Mr. Md. Faisal Haque (Head of Personal Banking) from CBC, alongside Mr. Mohammad Mainur Rahman Bhuiyan (CFO - Bangladesh) and Mr. Kaiser Chowdhury (Senior Director, HR - Bangladesh) from Evercare.

Under the agreement, Evercare employees gain access to premium banking benefits, including zero account maintenance fees, complimentary account opening and debit cards, nationwide fee-free ATM withdrawals, and priority financial services. This partnership underscores CBC's dedication to delivering tailored corporate solutions and Evercare's commitment to enhancing employee welfare through innovative collaborations.





## COMMERCIAL BANK OF CEYLON PARTNERS WITH NESTLE BANGLADESH PLC FOR FACILITATING DISTRIBUTOR FINANCING ARRANGEMENT



Commercial Bank of Ceylon PLC Bangladesh Operations (CBC) has entered into a strategic partnership with Nestlé Bangladesh PLC to arrange distributor financing solutions. Under the agreement, Nestlé's authorized distributors will have the support of privileged credit facilities designed to meet their working capital needs and drive business continuity and growth.

Mr. Najith Meewanage, CEO of Commercial Bank of Ceylon, and Mr. Mr. Deepal Abeywickrema, Chairman and Managing Director of Nestle Bangladesh formalized the collaboration on behalf of their respective organizations.

Senior officials from both entities attended the ceremony, including Mr. Kasun Herath (Deputy CEO & COO), Mr. Mahmud Hossain (Deputy CEO & Head of Corporate Banking) and Mr. Ahmed Zafrul Hasan (Unit Head) from CBC alongside Gehan Yasith Attanayake (CFO), Iqbal Mahmud Hossain (sales Director) and Mohammad Abdul Hai (Manager-Treasury, Risk & Insurance) from Nestle Bangladesh PLC.

This partnership is a testament to Commercial Bank's commitment to empowering businesses and facilitating sustainable growth across key sectors. By offering financial solutions that are tailored to the operational realities of valued corporate partners, CBC continues to play a transformative role in shaping Bangladesh's commercial banking landscape.





## WATER IN AGRICULTURE: HSBC'S PHILANTHROPIC SUPPORT FOR CLIMATE ADAPTATION



In Bangladesh, agriculture forms the backbone of rural livelihoods where water is both a vital resource and a growing challenge. From coastal salinity intrusion to erratic rainfall, flooding, and droughts, the country's agricultural sector is vulnerable to climate-induced water stresses. To tackle with environmental sustainability and community resilience, HSBC continues its philanthropic support to agricultural initiatives across diverse ecological landscapes in Bangladesh. These projects not only aim to enhance productivity but also ensure sustainable water management practices, helping communities adapt to the realities of climate change.

### **Coastal Resilience through Mangrove-Based Aquaculture**

In the climate-vulnerable coastal region of southwestern Bangladesh, the “**Promotion of Climate Resilient Agriculture in the Coastal Landscape of Bangladesh through Integrated Mangrove-Based Aquaculture**” project offers a groundbreaking model to combat rising salinity and waterlogging. By integrating mangrove restoration with shrimp farming, the project restores the natural hydrological balance, protects freshwater resources, and curbs salinity ingress. This nature-based solution leverages the ecosystem services of mangroves—regulating water flow, buffering storm surges, and enhancing soil and water quality—while creating livelihood opportunities through sustainable aquaculture.





### *Innovations in Haor Wetlands*

The **Haor region**, known for its unique wetland ecosystems and seasonal flooding, presents its own set of water management challenges. Here, HSBC has partnered with International Rice Research Institute (IRRI) to implement the **Climate Smart Rice Value Chain (CS-RVC)** project. The initiative pilots “**Alternate Wetting and Drying (AWD)**” irrigation across five model villages, tackling both the summer water crisis and high greenhouse gas emissions from traditional rice cultivation. By comparing yields, water usage, and production costs between AWD and conventional methods, the project is generating vital data to drive the future of water-efficient agriculture in wetlands.

AWD is a water saving technology used in rice cultivation. Instead of continuously flooding rice fields, farmers allow the soil to dry to a certain depth (usually 15 cm below the surface) before re-irrigating. This cycle of drying and re-wetting is repeated throughout the growing season.



### *Water Management in Flood and Drought-Prone Dewanganj*

In the water-stressed region of **Dewanganj, Jamalpur**, HSBC is supporting the “**Climate Smart Agriculture through Adaptation Clinic**” project, in partnership with BRAC. The initiative addresses both flooding and drought by equipping farmers with innovative techniques. Raised beds improve drainage and crop resilience during floods while retaining moisture in dry spells. Strip mulching conserves soil moisture and reduces evaporation. A notable advancement is the introduction of **solar-powered irrigation pumps**, replacing diesel engines and offering a clean, cost-effective irrigation solution. These multifaceted strategies are strengthening farmers’ capacity to manage water wisely, increasing both productivity and resilience.

### *Efficient Irrigation in the Barind Tract*

In northwestern Bangladesh’s Barind Tract, where water scarcity limits agricultural potential, the **Climate Resilient Agricultural Advancement in Bangladesh (CRAAB)** project, led by the Sustainable Agriculture Foundation and DASCOH Foundation, promotes smart irrigation practices. A key intervention is the use of **Alternate Wetting and Drying (AWD)** for rice cultivation—a method that reduces water use without compromising yields. The project also trains farmers in **laser leveling**, a precision technique that ensures uniform water distribution. These water-saving technologies are making rice farming more sustainable in one of the country’s driest agricultural zones.





### Smart Strawberry Cultivation

Facing the dual challenges of water scarcity and declining profitability from traditional rice cultivation, farmers in Bangladesh's Barind region have embraced a transformative approach by shifting to strawberry farming. Supported by the **Climate Resilient Agricultural Advancement in Barind (CRAAB)** project, this transition has proven both environmentally and economically beneficial. Strawberries require significantly less water than rice—reducing groundwater extraction by up to 88%—and offer higher market value, fetching premium prices between Tk 300-450 per kilogram at the farm gate. To further enhance water efficiency, farmers adopted mulching techniques, which help retain soil moisture and reduce irrigation needs. Additionally, CRAAB's market linkage workshops connected these farmers to national suppliers, ensuring stable and profitable sales channels. This strategic shift not only addresses environmental concerns but also empowers local communities with sustainable livelihoods and improved resilience to climate challenges.

### Wellness Wells: Clean Water at the Doorstep

Access to drinking water is another pressing concern for rural communities. In Barind Tract, the **"Wellness Wells: Doorstep Drinking Water Initiative"** is bringing safe water directly to households. Through community-managed infrastructure, potential rainwater harvesting, and aquifer recharge systems, this project reduces the burden on women and improves overall well-being. By ensuring a sustainable and reliable water source, the initiative enhances health, sanitation, and gender equity alongside agricultural sustainability.

Water is at the heart of sustainable agriculture and climate resilience. HSBC's support for water-resilient agricultural initiatives across Bangladesh is helping farmers and communities adapt to changing conditions—through efforts such as mangrove restoration, smart irrigation, and clean drinking water systems. These projects reflect the philanthropic support of the bank to resilience and sustainability. As Bangladesh faces the growing impacts of climate change, such initiatives are expected to improve the future of food, water, and livelihoods.



## INSEE CEMENT STRENGTHENS “SAFETY-FIRST” CULTURE THROUGH COMPREHENSIVE TRAINING AND AWARENESS PROGRAMS

At INSEE Cement Bangladesh, safety is not merely a guideline, it is an integral part of the company's values. Upholding an unwavering commitment to protecting its employees, operations, and surrounding communities, the company adheres to a zero-tolerance policy for hazards and incidents. This commitment is brought to life through ongoing safety awareness campaigns, hands-on training sessions, and proactive on-site practices.

As part of this initiative, INSEE Bangladesh recently conducted a focused training session on Emergency Fire Protection Systems. The program equipped employees with essential knowledge about fire behavior, fire classifications, and fire extinguisher types.



Continuing its dedication to continuous learning, the company also rolled out several targeted training modules including:

- **Safe Operating Technique (SOT) & Confined Space Entry Procedures:** This session emphasized the importance of SOT compliance, proper reporting protocols, and best practices for working in confined spaces prioritizing employee safety in high-risk environments.
- **On-site Training on Energy Isolation & Fire Protection Systems:** Specifically designed for operational teams, including canteen and cleaning staff, this training focused on the safe isolation of hazardous energy and familiarization with key components of fire protection systems.
- **Emergency Fire Protection System:** Additional in-depth sessions were conducted to reinforce emergency preparedness and ensure thorough understanding of entry procedures.



To further embed a culture of safety in day-to-day operations, INSEE Cement Bangladesh continues to engage its workforce through:

- Toolbox Talks (TBT)
- Weekly Safety Meetings
- Field-Based Safety Training
- Briefings on Safe Driving and Workplace Housekeeping
- Awareness Sessions on High-Potential Near Misses, such as incidents in the Packing Area
- Special Sessions on Rotating Wheel Safety and the Proper Use of Personal Protective Equipment (PPE), including right-hand gloves



These ongoing efforts are a testament to INSEE Cement's integrated approach to occupational safety ensuring that every team member is not only informed but also empowered to always maintain a secure and hazard-free working environment.





LafargeHolcim

## LAFARGEHOLCIM'S FREE MEDICAL CAMP TOUCHES LIVES IN CHHATAK, BANGLADESH

On Saturday, 18 May 2025, LafargeHolcim Bangladesh PLC. (the Company) successfully conducted a Health Camp at the Noarai Sub-Center at Chhatak marking a significant milestone in its ongoing commitment to community well-being. This initiative is part of the Company's broader effort to hold quarterly health camps aimed at delivering accessible healthcare to underserved populations in our operational areas.

This camp saw an encouraging turnout, with 137 patients receiving medical consultations and care. A dedicated team of three MBBS doctors and three paramedics were on-site, offering their time and expertise. Thanks to the two MBBS doctors from Sylhet Women's Medical College and Hospital, who joined hands to be part of this noble effort.



Patients sought medical help for a wide variety of conditions, including antenatal care, abdominal pain, skin infections like scabies, chest pain, headaches, vertigo, diarrhea, appetite issues, depression, diabetes and hypertension. Our team ensured that every patient received the attention they needed. Those requiring specialist referrals or surgeries were appropriately guided to higher medical facilities. For common ailments such as fever, cold, diarrhea, and dysentery, free medicines were provided directly from our Community Clinic. Where necessary, doctors also prescribed further medical tests or diagnostic procedures.

The camp received heartfelt appreciation from the community. Akhlus Miah's words captured the true essence of our mission:

***"Without this health camp, I would've had to go to the city, spend money I don't have on transport and doctor's fees. Today, I got the help I needed right at my doorstep. Thank you, LafargeHolcim, for caring."***

Moments like these reaffirm the Company's belief that healthcare is not just a service—it is a lifeline, and one we are proud to extend to the communities around us.





## METLIFE BANGLADESH SETTLES THE HIGHEST AMOUNT OF CLAIMS IN 2024

According to the data published by Insurance Development and Regulatory Authority (IDRA), MetLife Bangladesh has settled the highest amount of claims among all the life insurance companies in Bangladesh in the year 2024. The company settled 2,895 crore taka in claims that year. MetLife has maintained strong claims settlement ratio of 97.79%, also one of the highest settlement ratios in the industry.

Of the total claims settled, claims for health and medical expenses were 237 crore taka, death claims amounted to 140 crore taka, and maturity, partial maturity, and others were a total of 2,518 crore taka.

In the last 5 years (2020 - 2024) MetLife Bangladesh has settled more than 11,400 crore taka as insurance claims.

## METLIFE CUSTOMERS WILL RECEIVE EXCLUSIVE DISCOUNTS AT CROSSFIT ASSEMBLE FITNESS CENTER



MetLife Bangladesh signed a Memorandum of Understanding (MoU) with CrossFit Assemble. Through this MoU, customers of MetLife Bangladesh will receive a discount up to 49% on gym subscription fees.

Policy-owners can avail the discount by showing their MetLife issued Life Card which is also digitally available in One by MetLife mobile app.

The MoU is part of MetLife's continuous efforts to offer lifestyle centric benefits to policy-owners. CrossFit Assemble is a renowned name in the fitness field of Bangladesh for their exclusive strength and conditioning programs.

The MoU was signed between Md. Aminul Haque Nabil, founder of CrossFit Assemble and Nowfel Anower, Chief Marketing Officer, MetLife Bangladesh.



## XIAOMI TECHNOLOGIES BANGLADESH PRIVATE LIMITED TO GET INSURANCE SERVICES FROM METLIFE



Xiaomi Technologies Bangladesh Private Limited, one of the leading technology companies in Bangladesh, recently penned an agreement with MetLife Bangladesh to provide insurance benefits to its employees.

Under this agreement, employees of Xiaomi Technologies Bangladesh will receive insurance coverage for unforeseen incidents, including loss of life, accidents, disability, hospitalization, maternity, and critical illnesses.

The company has selected MetLife Bangladesh as its insurance provider due to MetLife's consistent track record of claims settlement, customized solutions, advanced dashboards, cashless outpatient and ambulance services, and financial strength, which enables it to settle claims faster and without hassle.

Established in 2010, Xiaomi Technologies is a global company operating in over 100 countries and regions.

In Bangladesh, MetLife provides insurance protection to over 1 million individual customers and 900 organizations. In 2024, MetLife Bangladesh policyholders received approximately BDT 2,895 crore in claims, which was the highest amount settled among all life insurance companies operate the country.

The agreement signing was held at the Xiaomi Technologies Bangladesh Private Limited head office.

Xiaomi Technologies Bangladesh Country Manager Ziauddin Chowdhury; MetLife Bangladesh Chief Marketing Officer Nowfel Anower and Chief Corporate Business Officer Mohammad Kamruzzaman were present at the event along with other senior officials from MetLife Bangladesh and Xiaomi Technologies.



## THE BUSINESS OF SUSTAINABILITY: CIRCULAR SOLUTIONS FOR PLASTICS AND WATER MANAGEMENT



In today's rapidly evolving business landscape, sustainability is no longer a choice - it's a responsibility. At Novo Nordisk, we've embraced this responsibility through our global environmental strategy, Circular for Zero, launched in 2019. Our ambition is bold yet essential: to achieve zero environmental impact by embedding circular thinking across our entire value chain.

Circular for Zero means taking accountability from the sourcing of raw materials to the end-of-life of our products. A key pillar of this strategy is our Water Savings Program, which targets a 2% annual reduction in water usage across production sites, especially those in water-stressed regions. Equally important is our commitment to designing devices for circularity - we prioritize non-virgin fossil plastics, minimize environmental impact throughout the product lifecycle, and ensure recyclability.



*In collaboration with Danish design firm Hay, turning used plastic into office chairs*



*Distributing reusable water bottles to stop single-use plastic bottles*

Our innovative return systems invite users to send back used injection pens, which are then recycled into everyday items like chairs and lamps at our specialist facility in Denmark.

In Bangladesh, we are translating this global vision into impactful local action. At our annual meeting, we set up a Circular for Zero booth where employees exchanged used plastic bottles for eco-friendly paper pens embedded with seeds - turning waste into growth. During our Cycle Meeting, we eliminated approximately 2,000 single-use plastic bottles in just two days by distributing reusable water bottles, saving nearly 1,000 liters of plastic waste. Furthermore, we've replaced bottled water in our offices with dispensers and installed sensor-based faucets to reduce water wastage.



*Employees exchanged used plastic bottles for eco-friendly paper pens embedded with seeds*

These initiatives reflect our belief that sustainability is not a standalone effort - it's a collective journey. By integrating circular solutions into our operations and engaging our stakeholders, Novo Nordisk is not only reducing its environmental footprint but also inspiring a culture of responsibility and innovation.

As businesses in Bangladesh and beyond look to the future, embracing circularity offers a powerful path to resilience, efficiency, and long-term value creation.



# Tackling Plastic Pollution: The Unilever Way

*At Unilever, our ambition is an end to plastic pollution through Reduction, Circulation and Collaboration.*



## Enhance the Plastic Waste Management System

Since 2020, Unilever Bangladesh has been working to develop an innovative and scalable model for plastic waste management. In 2022, we partnered with the Chattogram City Corporation (CCC) and Young Power in Social Action (YPSA) to launch the country's largest public-private plastic waste management initiative. As a result of this collaboration, since 2023, **we have been collecting and processing more plastic than we use in our packaging**—marking a significant milestone in our journey toward ending plastic pollution.







## Reengineering our Product Packaging

We are constantly redesigning our product packaging to ensure plastic reduction in our production process. Along with design innovation, we are also working to make our consumers aware and empower them to select more refill packs, which are not only cost-effective but also require less plastic.

**~1,800**

tonnes of absolute virgin plastic reduction by 2025.

**~11,000**

tonnes of CO<sub>2</sub> saved by reducing virgin plastic waste.

**98%**

rigid packaging is now in recyclable structure.

**25%**

flexible packaging is now in recyclable structure.

## Plastic Reduction in our Packaging



**33%**

Vim 1L  
Jerry can



**33%**

Lifebuoy 1L  
Jerry can



**5%**

Vaseline bottle



## Breakthrough Retail Refill Innovation

In partnership with BopInc, we have pioneered a retail refill technology, Urefill - a solution designed for Bangladesh's 2 million small retail outlets. This technology was piloted in wet market shops located throughout Dhaka city. Through this breakthrough innovation, we are empowering consumers to refill and reuse, providing them with convenience and minimising product wastage.



# 90%

less Plastic Footprint

Upto

# 30%

consumers' cost savings.

# ~500kg

of CO<sub>2</sub> emission  
reduction per MT of product

# 97%

positive  
customer feedback

## Our Commitment for a Brighter Future

At Unilever Bangladesh, we are guided by a singular purpose - brightening everyday life for all. By tackling plastic pollution and improving the livelihoods of those in our value chain, we ensure that we are not only taking care of the environment but also the people that form the backbone of our operations.





## VFS GLOBAL DRIVING GROWTH IN BANGLADESH THROUGH SAFE AND SECURE CROSS BORDER MOBILITY

As Bangladesh advances on its path of inclusive development and global connectivity, VFS Global, a global leader in trusted technology services, plays a significant role in supporting this journey. VFS Global has not only enabled secure cross-border mobility but also contributes to the socio-economic progress of Bangladesh through job creation, digital transformation, and community engagement.

### A Global Leader with Local Commitment

Founded in 2001, VFS Global has evolved from a single-location operation into the world's largest specialist in technology-enabled visa and consular services. Headquartered in Zurich and Dubai and majority-owned by funds managed by Blackstone, the company partners with 69 client governments across 158 countries today. It has processed more than 311 million applications and 160 million biometric enrolments, supported by 3,600 Application Centres worldwide.

In Bangladesh, VFS Global began its journey in 2004. Over the past two decades, it has become a trusted enabler of cross-border mobility, processing over four million visa applications on behalf of 20 client governments. With 30 visa application centres spread across Dhaka, Chittagong, and Sylhet and a workforce of over 340 local employees, the company contributes to seamless travel experiences. It also supports employment and skill development in the country.

The Client Governments that VFS Global serves in Bangladesh are Australia, Austria, Canada, Croatia, Denmark, Georgia, Germany, Greece, Hungary, Italy, Japan, Malta, Portugal, Qatar, Kingdom of Saudi Arabia, Sweden, UAE, UK, Ukraine and USA.



### Supporting Bangladesh's Development Priorities

VFS Global's operations in Bangladesh are closely aligned with the country's broader development goals. By simplifying visa processes, the company helps facilitate international travel for employment, higher studies, medical treatment, and tourism. This, in turn, strengthens people-to-people ties and boosts remittance flows, which is an essential pillar of Bangladesh's economy.



Further, the company's strategic focus on hiring and upskilling local talent ensures that the benefits are shared with the local community, reinforcing a circular and sustainable growth model.

### Driving Digital Innovation

VFS Global has adopted a digital-first, AI-powered approach to redefine cross-border mobility. The integration of cutting-edge technology, such as AI-powered chatbots, Visa At Your Doorstep (VAYD), and remote processing solutions like LIDPro™ is transforming how citizens engage with consular services.

By making the visa process simpler, more accessible, and more secure, VFS Global is enabling more people to participate in global opportunities while maintaining the highest standards of service and security.

### Data Privacy and Security

As a company that handles sensitive personal data on behalf of sovereign governments, data security is of paramount importance. VFS Global is certified to globally recognised standards, including ISO 27001:2013, ISO/IEC 27701:2019, and the UK's Cyber Essentials Plus. Notably, it was among the first 15% of companies globally to comply with the EU's GDPR even before their enforcement.

In Bangladesh, these high standards translate into robust protection of citizens' personal information, reinforcing the public's trust in digital services—an essential component of a resilient and future-ready economy.



### Commitment to Community and Sustainability

For VFS Global, being part of Bangladesh's growth story also means giving back to the community. The company's CSR initiatives reflect its belief in inclusive and sustainable development. Most notably, in collaboration with Jugantar Samaj Unnayan Sangstha, VFS Global provided food and healthcare support to over 120 differently abled families affected by floods in Comilla and Chittagong. These efforts reinforce its long-term commitment to the well-being of vulnerable communities.

### Partnering for the Future

As Bangladesh continues to rise as a regional leader in trade, mobility, and innovation, VFS Global remains committed to supporting this journey of empowering citizens, enabling governments, and enriching communities.



# ***FICCI ACTIVITIES***

***OUR JOURNEY  
WILL CONTINUE FOR  
A MORE GLORIOUS  
BANGLADESH***

***as we still have a long way to go  
with many roads unexplored***





The 6th episode of FICCI Leader's Talk, aired on 22nd May 2025, features an engaging and thought-provoking conversation with Mr. Ala Ahmad, CEO of MetLife Bangladesh and Director of FICCI. Hosted by Mr. Nurul Kabir, Executive Director of FICCI, the episode offers an intimate look into Mr. Ahmad's leadership journey, the values that guide his decisions, and the strategic foresight required to lead in today's ever-evolving corporate landscape.



Through candid reflections and compelling anecdotes, Mr. Ahmad shares how adaptability, people-centric strategies, and ethical governance continue to drive sustainable growth in a dynamic business environment. He also explores the pivotal role of trust, resilience, and continuous learning in guiding teams through uncertainty-of-fering valuable insights for both seasoned professionals and aspiring leaders.

This is not just a talk—it's a front-row seat to a leadership master class. With bold insights and authentic stories, the episode offers a deeper understanding of what it truly means to lead with purpose and clarity in the modern business era. Whether you're a corporate decision-maker or an emerging change maker, this conversation delivers timeless guidance and fresh perspective.



**POST-BUDGET REACTION**
**TAX BURDEN MAY HURT RECOVERY DESPITE POSITIVE BUDGET TARGETS, FICCI WARNS**


The Foreign Investors' Chamber of Commerce and Industry (FICCI) acknowledged the Government's commitment in the National Budget 2025-26 towards equitable economic transformation and fiscal consolidation. With a proposed budget size of Tk. 7,90,000 crore (12.7% of GDP), the government has targeted 6.5% GDP growth and a projected decline in inflation to 8%, a significant drop of 321 basis points. FICCI views the budget's reform direction as positive; however, the implementation of certain tax measures may create unintended burdens on industries and individuals. These observations were shared by Zaved Akhtar, President of FICCI, at a post-budget press meet held on 4th June 2025 at FICCI.

FICCI expressed concern over increased tax burdens on compliant individuals and businesses. The Chamber noted that under the revised tax slabs, salaried individuals earning between Tk. 70,000 and Tk. 100,000 per month may face a 50%-60% higher tax burden, while those earning between Tk. 120,000 to Tk. 175,000 may experience an increase of 20%-30%. This could significantly reduce disposable income for the fixed-income group, affecting consumption and quality of life.



FICCI also noted that the increased minimum tax from 0.6% to 1% for companies and from 0.25% to 1% for individuals would adversely impact SMEs, loss-making companies and inflation-stricken individuals. For instance, a company earning no taxable income will still be liable to pay 1% tax on turnover, creating further strain on struggling entities.

Another point of concern is the imposition of a discriminatory 27.5% corporate tax rate for listed companies having less than 10% public shareholding. Furthermore, the benefits of reduced rate tax for companies having cashless transaction have been withdrawn. This, FICCI believes, goes against the goal of deepening capital markets and attracting quality listings.





The Chamber also highlighted the steep increase in VAT on online sales from 5% to 15%, which will likely hinder the growth of Bangladesh's emerging digital commerce sector. Similarly, the rise in customs duty on beverage concentrates from 10% to 15% could negatively impact consumer prices and industry margins.

FICCI reaffirmed its long-standing recommendation for a simplified and harmonized VAT system with a single rate and standard input credit mechanism. The Chamber appreciated the government's continued push towards digital transformation through automation in tax administration and implementation of the National Single Window.



FICCI commended the government's target to raise Tk. 4,99,000 crore through NBR (88% of total revenue) and welcomed initiatives to modernize tax administration and separate tax policy from tax collection functions. However, FICCI emphasized the need for realistic revenue targets and effective execution plans to avoid creating undue burdens on compliant taxpayers.

According to projections, GDP growth is expected to rise by 157 basis points from FY24-25, while inflation is forecasted to fall sharply from double digits to 8% by June 2025. While this presents a positive macroeconomic outlook, FICCI warned that higher minimum taxes and increased burdens on corporates and individuals could undercut this recovery trajectory.

FICCI reiterated the importance of inclusive tax policy reforms, emphasizing the need for a stable and predictable tax environment, along with a rationalized rate structure that fosters compliance and encourages investment. The Chamber remains steadfast in its commitment to collaborating with policymakers to achieve shared economic objectives, attract foreign direct investment (FDI), and support Bangladesh's transition to a financially resilient future. FICCI Advisers and former Presidents Rupali Haque Chowdhury and Naser Ezaz Bijoy also shared their insights on the Finance Ordinance 2025.



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**SEMINAR ON**  
**STRENGTHENING BILATERAL TRADE AND INVESTMENT THROUGH THE**  
**KOREA-BANGLADESH ECONOMIC PARTNERSHIP AGREEMENT (EPA)**



The Korea-Bangladesh Investment Seminar, jointly organized by the Embassy of the Republic of Korea in Bangladesh and the Foreign Investors' Chamber of Commerce and Industry (FICCI), was held on 1st June 2025 at Amari Dhaka. Themed "Strengthening Bilateral Trade and Investment through the Korea-Bangladesh EPA," the high-level event aimed to foster meaningful dialogue among policymakers, business leaders, and investors to advance the proposed Korea-Bangladesh Economic Partnership Agreement (EPA).

Speaking as the chief guest, Commerce Secretary Mahbubur Rahman announced that Bangladesh and South Korea are likely to sign the EPA by the end of this year. The first round of negotiations is scheduled for late July in Dhaka, with six to seven rounds expected before the agreement is finalized. "This EPA will mark a new phase in our economic partnership, unlocking broader opportunities for trade and investment," he said.



In his keynote address, Ambassador Park Young-sik of South Korea highlighted Bangladesh's growing economic stature, noting it is currently the 35th largest economy globally and projected to become the 9th largest in terms of purchasing power by 2030. He emphasized the country's strategic location, demographic dividend, and expanding market as critical advantages. Ambassador Park also underscored the need for quality-driven growth, powered by innovation, knowledge, and technology—areas where Korean companies can offer substantial value, especially in the post-LDC era.





The seminar convened senior government officials, diplomats, FICCI members, and prominent business leaders from both countries. Discussions focused on the EPA's progress, strategies for attracting investment, and case studies of successful trade and manufacturing collaborations. Priority sectors identified for Korean investment included garments, electronics, and industrial manufacturing.



However, participants also flagged challenges such as tariff complexities, regulatory inefficiencies, and the impact of grey-market imports. Despite these concerns, optimism prevailed. KIDO announced plans to more than double its workforce in Bangladesh, while FICCI Vice-President and Grameenphone CEO Yasir Azman called for streamlined trade facilitation. The seminar was moderated by FICCI Executive Director Nurul Kabir, and concluded with strong interest from both sides in building a more balanced and dynamic bilateral trade relationship, with total trade standing at \$2.27 billion in 2023.



## SEMINAR ON KEY BUDGET PROPOSALS 2025 TOWARDS SUSTAINABLE GROWTH AND PROSPERITY



As part of its ongoing engagement with key economic policy discussions, FICCI participated in a seminar titled “Key Budget Proposals 2025 - Towards Sustainable Growth and Prosperity,” organized by PwC Bangladesh on 17 June 2025. The event brought together industry leaders, policymakers, and finance professionals for an insightful exchange on the implications of the national budget. FICCI President Mr. Zaved Akhtar addressed the gathering, sharing perspectives on how the business community is preparing to navigate the proposed fiscal measures and align with the government’s vision for sustainable growth.





## 17TH FICCI BOARD MEETING



The 17th Board Meeting of the Chamber was held on 18 May 2025 at the Chamber's office, under the chairmanship of FICCI President Mr. Zaved Akhtar. Board members participated both in person and virtually, engaging in meaningful dialogue on strategic priorities and forward-looking initiatives. The meeting reaffirmed FICCI's steadfast commitment to advancing a dynamic, inclusive, and resilient business environment in Bangladesh through collaborative leadership and policy-driven engagement.

## STRATEGIC MEETING WITH EXECUTIVE CHAIRMAN OF BIDA AND BEZA



FICCI Advisor to the Board and Former President Ms. Rupali Chowdhury, Director Mr. Mohammad Iqbal Chowdhury, and Executive Director TIM Nurul Kabir had a strategic meeting with Mr. Chowdhury Ashik Mahmud Bin Harun, Executive Chairman of BIDA and BEZA, along with other senior officials recently. The session facilitated constructive discussions on key sectoral issues and explored opportunities for enhanced collaboration.





## DISCUSSION ON THE CURRENT STATE OF BANGLADESH'S CAPITAL MARKET



A discussion titled "The Current State of Bangladesh's Capital Market" was held on June 25, 2025, at the Dhaka Stock Exchange, organized by the DSE Brokers Association of Bangladesh (DBA). BSEC Chairman Khondoker Rashed Maqsood announced that a joint taskforce comprising Bangladesh Bank, BSEC, and the Financial Institutions Division will be formed to propose legal reforms requiring large companies to go public if their loans or turnover exceed a set threshold.

FICCI President Zaved Akhtar called for simplifying the IPO process and ensuring policy stability for listed companies. He cautioned that sudden changes—such as the NBR's move to deny tax benefits to firms offloading less than 10% of shares—could discourage future listings.

He also stressed the need to strengthen institutional investment capacity to absorb large volumes of shares, particularly if major firms opt to divest. This, he noted, is vital to enhancing market depth and investor confidence.





## CONFERENCE ON WATER REUSE AND RECYCLE: LAUNCHING OF NATIONAL ALLIANCE



On 21 May 2025, Mr. Ala Ahmad, Director of FICCI, spoke at the Conference on "Water Reuse and Recycle: Launching of National Alliance" as the special guest, held at Hotel Pan Pacific Sonargaon, Dhaka. The event was co-hosted by the 2030 Water Resources Group and the Ministry of Water Resources.

Chief Guest Ms. Syeda Rizwana Hasan, Adviser to the Ministries of Water Resources and Environment, addressed the audience alongside key officials from the Cabinet Division, BGMEA, World Bank, and FICCI.





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# touching millions through bKash



## Pivotal role in women empowerment

Women from households using bKash earn 86%<sup>[1]</sup> more comparing to non-bKash using families. In terms of ownership of financial assets, 'bKash using women' are 20%<sup>[2]</sup> ahead of non-bKash users.

## Parity in financial services

About 44%<sup>[3]</sup> of the bKash users are women.

## Awareness in education and healthcare

Households using bKash are more conscious about education and healthcare, thus spend more in these areas.

## Enabling families to increase income

Per capita income of families using bKash is 5.8%<sup>[4]</sup> higher than non-bKash users. They are also more efficient in tackling disaster-induced situation.

\*According to BIDS study on "Impact of Mobile Financial Services in Bangladesh - The Case of bKash"  
Source: [1 & 2: Page 104]; [3: Page 71]; [4: Page: 109]







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