

# VALOR'S

In pursuit of 'A BETTER TOMORROW'



Debut Issue • Strategy 2021



# VALOR OF BANGLADESH

“**Valor of Bangladesh**” (VoB) is a platform set up recently as a Trust to facilitate constructive dialogue with three fundamental objectives -

- Engage Leaders & Experts
- Focus on National Developmental Priorities
- Recommend Strategic Inputs

through creation of concept papers, webinars, summits, roundtables and workshops. The platform will engage with policy-makers, regulators for alignment and enablement and submit white papers and recommendations from research and their compilations.

## OUR ETHOS

‘Valor of Bangladesh’ serves as a platform to facilitate constructive dialogue amongst Industry leaders, corporates and academia.

Our purpose is to deconstruct and enlighten the ecosystem as a whole regarding multifarious global priorities and issues.

This informs on decisions that need to be made in order to create a better, brighter and a more sustainable present and future for us.



**Father of The Nation**  
**Bangabandhu Sheikh Mujibur Rahman**



Honorable Prime Minister  
**Sheikh Hasina**





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## Message Anis Ud Dowla

It is with great pleasure that I have come to learn about the endeavor of forming a knowledge-management platform, 'Valor of Bangladesh'. The organization is commencing its journey well by launching its Journal 2021. In-depth discussions on strategy and solutions to face Covid-19 had taken place earlier through a series of webinars and have been well-encapsulated in this Journal.

Valor of Bangladesh is an institutionalized getting-together of industry leaders, corporates and academics, who are and will be discussing the key social and economic issues we are facing in the country, first, and then the world today.

The economic challenges, international trade, financial, educational and social issues are the burning topics of discussion, today, and trying to find measures on how to overcome them is the need of the times. Creating a sustainable ecosystem for aspiring leaders and connecting with the society as a whole is the vision of Valor of Bangladesh.

My heartiest wishes for this organization and wish them a successful journey in the future.

**M. Anis Ud Dowla**  
Chairman  
ACI Group

M E S S A G E



Message

## Rokia Afzal Rahman

I feel it is a great pleasure to felicitate Valor of Bangladesh, an exclusive knowledge-management platform on the commencement of their challenging journey. They are setting off on their work by publishing the first edition of their business journal, which will help generate social awareness amongst the youth, and enlighten them about the social and economic issues that exist in the midst of the pandemic afflicting the nation and rest of the globe.

This journal includes detailed information on the series of webinars that were held previously and also incorporates suggestions for 2021, and beyond, for the economic development of the country. The journal also speaks about all the Valors of Bangladesh who contributed to the herculean effort of keeping our economy on an even keel. The transcripts of the webinars can help to enrich the national policies and provide solutions for the future.

My sincere best wishes go out to the team members, who have worked so hard to make this unique journal a reality. I am confident that this publication will instill sound and good business knowledge amongst the youth of our country, who are our future leaders and ray of hope for making Bangladesh shine in the comity of nations.

### **Rokia Afzal Rahman**

Former Advisor to the Caretaker Government  
of the Peoples' Republic of Bangladesh  
Chairperson, Presidency University

M E S S A G E





Message

## Dr. Muhammad Abdul Moyeen

Valor of Bangladesh has successfully formed a well-strategized platform aiming to draw acumen from our national pool of talent. They are forging ahead in their mission by launching their first Journal, 'In Pursuit of a Better Tomorrow'. The journal, I believe, will help to create a forum for the social, economic, and business leaders of our nation to outline the critical factors they are facing during Covid-19 and to emerge from it with strong rejuvenation. Strategy and planning action to respond to the crisis was never as important as it is now due to the pandemic.

Creating a nationwide dialogue on current social, economic, and business- related issues is highly crucial. I congratulate Valor of Bangladesh for taking the noble initiative to holistically spread awareness on the issues that matter the most.

Best wishes for all their future activities and eagerly looking forward to Valor of Bangladesh's successful and impactful journey ahead.

M E S S A G E

**Dr. Muhammad Abdul Moyeen**

Professor & Dean

Faculty of Business Studies

University Of Dhaka



## Forewords

### Anis A. Khan

Valor of Bangladesh (VoB) has commenced its journey in February 2021 with a lot of aspirations, hopes, and ambitions and quite but determined resolve to contribute, in its own humble way, to the development process of our country. A not-for-profit trust by incorporation, its board of trustees are drawn from a diverse array of professions and vocations, with a mix of experienced personalities and aspiring your professionals, to make it truly representative of the demographics of our rapidly developing fifty-year old nation.

Bangladesh, having just celebrated its Golden Jubilee milestone in a befitting manner with a number of heads of state and government gracing the ceremonies, is on the cusp of becoming a shining star in the planet's comity of nations. Despite the catastrophic effects of the COVID-19 pandemic, which has wreaked havoc across the globe and on its people and economies with devastating effects, our nation continues, of only a handful in the world, to still post positive GDP growth. Our people are our best assets: – hard-working, simple-minded, resilient but brimming with ambition for carving out a better life for themselves and their respective families. It is hardening to see the son or daughter of a simple rickshaw-puller graduate from a university, which raises the bar for all the others to follow, and which ushers in hopes for a better life and more beautiful tomorrow.

VoB hopes to be one of the leading advocacy platforms of the country, treading a path which will showcase the best of the opinions of our intelligentsia including the policy-makers, economists, thought-leaders, academicians, banking, finance and accounting professionals, IT professionals, jurists and legal practitioners, business and industry movers and shakers, leaders of chambers and associations, journalists, writers, etc. Our responsibility will be to provide a platform for voicing their opinions and recommendations, collate and then publish them for attention and consideration by the policy makers of the country.

We aspire to make this a continuous exercise spread throughout the year, with a calendar of events prepared well in advance for making adequate preparations and organizing events such as dialogues, seminars, webinars, workshops, panel discussions, conferences, etc.

As we begin our journey in this new domain, we request and look forward to motivation, support and co-operation from all the corporate bodies, professionals and intelligentsia of the country, which will much encourage us in realizing our Vision, Mission and Values.

**Anis A. Khan**

Chairman

Valor of Bangladesh



## Editor's Note

Dissemination of the processed information is a fundamental element of the knowledge management process. The publication of Valor's journal titled 'In Pursuit of *A BETTER TOMORROW*' is the very first attempt towards accomplishing this crucial juncture. Briefs of the valuable thoughts of the corporate and academic leaders furnished in the webinars are plated and garnished in this compendium as the food for thought for the policymakers and other stakeholders.

Uniting views, judgments, and directions of the academic and industry approaches probably is the best way for gathering applied information and knowledge for undertaking effective policy and operational decisions in all socio-economic extents. This is an essential conduit for combining these thought processes to converge into a giant force for better contribution in the development progressions. 'Valor of Bangladesh' starts its expedition with the ambition of creating such a titanic force for the enriched economic, social, and sustainable development of our loving country Bangladesh that stepped into a new journey to graduate into a developing nation. A host of dignitaries and luminaries have already made us beholden with their inspiring gestures on our moves. We attempt to convey our gratitude for the personages through this journal.

We believe that Valor's endeavor for gathering, processing, and disseminating multidisciplinary information through constructive dialogues amongst industry leaders, corporates, and academia would take comprehensive shape through the publication of this journal that aims for making the best use of knowledge and creating path for our future (strategy 2021).

We appreciate constructive comments, critiques, and suggestions for improving our dissemination approach through this publication.

**Prof. Shah Md. Ahsan Habib, PhD**

Chief Editor  
Journal, Valor of Bangladesh

# Synopsis of the Webinar Thoughts

## Editor's Pick



Akin the entire globe, Bangladesh economy is confronting multiple crises in the grasp of Covid-19: health crisis, economic crisis, financial crisis, and policy crisis. The complex environment resulted economic and business disruption in almost all sectors and areas. The globe experienced a dual collapse in both the demand and supply sides. The biggest casualty of Covid-19 is the employment disruption when workers are laid off or unable to find work due to lack of new job creation. The supply chain and low income people are brutally affected. Global economies are combating coronavirus at a significant economic cost. Policymakers have been supporting vulnerable households and businesses to mitigate the impact of these severe shocks. The government of Bangladesh responded very fast with stimulus packages to handle the situation. Stimulus packages are helping in reducing economic inactivity and repairing the economic and financial losses. For better outcomes, stimulus packages must adequately support small and cottage businesses, agriculture sector, and vulnerable sections. In spite of positive changes and recovery, there are widespread uncertainties, fears and lack of confidences.

In repose to the development, global economies are engaged in responding with various fiscal and monetary measures. Police, doctors, and other frontline workers deserve applause for their remarkable roles. The situation highlights the necessity of maintaining healthcare for everyone in the country. It became crucial to focus on keeping the marginalized community afloat. Our short-term priority must be reviving the daily employment dynamism; medium-term priority must be to recover our national economy; and a long-term plan needs to incentivize the private sector to recover and sustain.

In spite of difficulties, several business houses not only continued with their operations, they were able to pay full salary packages, and also came up with supporting vulnerable sections of the country. Visionaries and business leaders have been engaged in promoting confidence and trust among employees through strategic communications. Alongside devastation, the crisis offers an opportunity and some industries thrive for this opportunity. Very few people were restricted to leave their homes and that's when socially shareable media became a very powerful mode of communication. There was no alternative other than being efficient in digital communication to be competitive and sustainable. Covid-19 has opened up opportunities to focus on digital infrastructure, e-commerce, and technological services. The education sector starts accommodating the Covid-19 situation by primarily adopting online teaching. There were initial struggles, however, things improved over time. The government has achieved a lot in the areas of digital connectivity through internet and mobile access in recent years including education, healthcare, and e-agriculture sectors. Covid-19 forced to assign further impetus. The government needs to make the digital climate investment more congenial, and it needs to ensure investor outreach through FDI, technology, and market access.

Covid-19 takes a huge toll on the finance industry. Alike other countries, economic and business disruptions have notable implications for the banking and financial industry of Bangladesh. Banks have been engaged in the crucial job of supporting the implementation of the stimulus packages. Banks faced pressure in facilitating the stimulus packages initially, however, after a few changes in the circulars, banks start the job efficiently. in the procss of inserting money into the economy the distributors should be properly incentivized and moral hazards should be eliminated as best as possible. A reshaped governance is the need of the time in banks and non-bank financial institutions where the board and top management are required to undertake greater responsibilities and there should be an integrated approach to enterprise risk management. To address pressure on lowering income, banks must be ready for utilizing capital, managing liquidity, restricting dividends and bonuses, and installing capital restoring plans. Banks require to identify potential sectors and socially desirable areas needing investment where the financial sector can contribute. IT and e-commerce industries are good investment areas for banks and financial institutions. A strategic change is definitely necessary as the pandemic has brought forth a massive paradigm shift. It might be crucial to bring banks together and merge to manage the crisis better through cooperation. A regulatory body and legal framework are necessary

for mergers and acquisitions. The economy needs a long-term vision to develop the capital and bond market, better risk management, and promotion of agent banking. Another key segment of the financial sector, the insurance industry as a whole suffers a bad name in Bangladesh. Trust concerns are critical in the insurance sector that needs to be addressed. Health, agriculture, and education insurance need to be introduced and be familiarized. The new insurance products should be introduced with the help of trained agents, and apps can be made more available to the customers for ease of payment. The time has come when household insurance should be made mandatory. Government, regulators, and concerned people need to come forward to popularize insurance products and services and market access.

Technology adoption is contributing in financial services and operations. Cost-effective mobile and financial services and greater collaboration of the key policymaking bodies started bringing notable changes in the area of financial inclusion. Covid-19 brought in an even greater necessity of technology adoption to sustain. For the proper transformation through technology adoption, everyone in the banking business needs to be on the same platform. There is no alternative other than changing the digital environment of the banking industry in the context of the Covid-19 and this new normal artificial intelligence and operational efficiency have become crucial. Blockchain is a technology to centralize and share documents from one bank to another in near future. Banks are now working to draw benefits through AI, Blockchain, Fintech, and other technologies. Adoption of these is going to change the banking approach, however, time will say about the bank's physical existence. To make the rural cashless society, it is important to make low-cost devices. The insurance sector started adopting technology in the last few years. For some institutions, people are being able to register and purchase a policy within a few minutes. As a whole, Fintech technology has a lot of potential in the future and there is still a lot of work to be done to improve the Fintech ecosystem in Bangladesh. Digital transformation may sound fancy and sweet but changing mindsets of such a large mass is huge change management. Over the months, the banking system attempted to go for better automation. Alongside this cybersecurity is a critical agenda for today and the future. There are concerns about the shortage of investable funds to handle cybersecurity by most banks. Small companies cannot spend so much on digitization.

Community and institutional leadership have big roles to play in this uncertain environment. Privilege comes with significant responsibilities to the family, organization, and community. Community and institutional leadership need to play roles in ensuring effective and sustainable transformation in the new normal. It is time for coping up with the new world and learning on the go. The pandemic forced us to become more conscious about our health and hygiene. Importance of community support and development became crucial. It is the time when each individual should take initiatives to safeguard health and safety of their internal communities covering families, friends, and extended families which are dependent on them. We need to emphasize the importance of emotional resilience to fight through these uncertain times keeping in mind the belief that 'Every crisis is an opportunity to serve'. And to support community it is now essential to get out of the boundary of organization and bring them back to the ecosystem, and getting connected and moving on. Being compassionate and having empathy towards society is the need of the time.

Reflecting leadership qualities within and outside the organization is the true institutional strength in the Covid-19 regime. Though there was no preparation to handle this kind of crisis, professionals and leaders are trained with disaster management and there are provisions for updating. The leader should acknowledge the risk and have the tendency to work on it. It is for working to make conscious, not anxious. Regarding institutional responses, the immediate measures undertaken were in the form of addressing contamination risks, facilitating digital payments and services, and improving communication with the key stakeholders. This pandemic creates a lot of psychological stress, so creating a bond was important with other colleagues and employees. There were fundraising initiatives on the part of individuals

and organizations to support vulnerable sections during lockdown like rickshaw pullers, carpenters, construction workers. Alongside well-off people, a section of rural people has shown tremendous empathy towards helping the others around them with whatever little they have.

As part of community and organizational leadership, 'communication and collaboration' is a two-way street; to seek help, you need to help others too. Creativity cannot be one-sided in an organization, and with its stakeholder, everything needs to be discussed so that there is a common goal to thrive towards. Opening up communication channels is vital as this broadens networking skills, gaining knowledge of what is expected out of business for both employer and employee and all other stakeholders. The economy is going through a dynamic transition; we need to communicate and collaborate in every sector to be at par with such changes. There must be short-term and long-term approaches to handle the current situation. A lot of rules are changing everywhere every day. In short term, it is essential to adjust to these changes. Covid-19 is a transformative catalyst, and its impact and responses will shape the future of private organizations. Creating a transformative business model in the post-pandemic might require some trial and error as there is no playbook to help guide through this situation. The future business models need to suit the emerging consumer needs.

Economic and social transformation would take a fair shape with the active participation of both women and men. Even today, the role of a woman remains unsaid or unspoken of, especially in the family and society. Many people have a preconceived notion that if women are financially independent then they become too self-centred and arrogant and they can't manage their household and family. For a woman, it is difficult to build a career of her own and there are some natural barriers from society. Females engaged in low-income generating activities face even greater challenges. Women need more emotional support in their workplace. Sometimes male employees in a company do not want or hesitant to work under a female boss. Even though there are many influential women in Bangladesh, such discussion still takes place within many work-places. Women often don't want to achieve a position in a high-level hierarchy as it creates a barrier between work-life-balance. Women should be discouraged to give up on their careers especially when they want to start a family. Women have to learn to adapt to situations and challenges. It is good to observe that there has been an increasing number of platforms for women. It is important to work on the confidence-building of women.

Regarding the capability of a woman, the fact is that they are multi-tasking. Several research outcomes find women are more resilient than men. It is evidenced that women have extraordinary will-power to overcome not only external challenges but also family constraints. However, not all women are privileged to engrain knowledge from schools and colleges and then dream to start working. Role models need to come out in front and speak of women's prejudices that are occurring. Women leaders have experiences and struggles that are lessons and learnings for the youth today. In several instances, they were not being relied upon as resourceful or confident employees. As entrepreneurs, they were undermined. For overcoming these challenges, they worked on improving analytical ability; they were strongly supported by their facilities and they engaged themselves with capacity development programs for a successful professional career. They were in a position to be optimistic and confident when needed. Language skills, public speaking capabilities, networking, and work ethics helped most of them as success factors. Gaining inspiration with leading women may guide and create the confidence to break several barriers and change mindset of the common. Female youth of today should keep moving on and not letting go of their will to dream big and to not get affected by anyone in society. Women need to be tough to take challenges.

Now, what measures and consolidation efforts might be useful for handling the on-going challenges and for having a sustainable and prosperous future for our country?

Health and education should receive adequate impetus from the government for improving macro

capacity-building infrastructure in the country. Substantial investment is required in the health sector by public, private, and PPP organizations. Healthcare and hospital industry needs much more consolidation targeting vulnerable sections of the country. Digital healthcare service facilitates benefit that needs proper strategic and funding support from the government. We should invest more in research and innovation, and educationists have to be more inclusive towards all students. A lot more strategic planning and investment are needed for digital learning. Bangladesh should work to take directions from co-operation with the top universities and then train students so that those students can utilize their talent and knowledge in this country and be the next generation hope for technology innovation. Implementing extra-curricular activities in educational institutions is very supportive for getting our youth for a better professional career.

Talent management and resource management have a lot to do with handling the forthcoming challenges. It is time for promoting the key economic sectors and the youth of the country to be ready for the fourth industrial revolution. Human resources are showing the path to run a business during moments of crisis and would be the prime force reshaping and transforming businesses in the new normal. We need to keep them healthy, fit for work and emphasize reskilling to cope with the future transformation. Youth should anticipate the changes that are about to come and improve their skillsets accordingly so that they can cope and adapt. Integrating women power and technology would be the true dynamic force for sustainability and success.

There is no alternative but to work on handling contamination risks and also continue with economic progression. Sustainability of certain economic sectors and income flows to the broader low-income groups must be addressed with priority. Agriculture sector improved however farmers should get better prices. Perishable goods should be converted to processed goods. To reach out to foreign investors and international buyers Bangladesh has to take care of the infrastructure and the farming methods that match with the international safety standards. Setting up a national level agricultural commodity market might be a great force for establishing effective value chain and for ensuring access to adequate finance.

Export-oriented industries should be nurtured for maintaining and improving their footprint in the global market. Bangladesh is known amongst the topmost countries for manufacturing garments and producing fish. Continued support to RMG and strengthening value chain would further improve bridging connections with the international markets. It is necessary to take steps to sustain the export and remittance sector while allocating the resources to strengthen domestic economy. The crucial time points to the need for strengthening food, pharmaceuticals, and improving consumer base for products from domestic sources. Emphasis needs to be put into creating a holistic environment to protect the service industry as well. The country needs balanced growth of the banking, non-bank financial institutions, securities, and bond market, and interests of the investors and depositors must be protected going forward. Streamlining challenges of the insurance industry need collective attempts.

Greater coordination and partnering of the government agencies, businesses, and academics might be tremendously contributory. It is absolutely vital to fortify the partnership between the government, private sector, and local level agencies to take the development benefits to the last mile. The corporate community should connect themselves with the process as part of their corporate social responsibility. Collective efforts are needed to improve the governance culture of the country. Finally, digital economy is a cobweb of all sectors which need to be brought together in one roof and there should be a public and private dialogue platform as well as a platform to collaborate with the global and international stakeholders.

**Prof. Shah Md. Ahsan Habib, PhD.**





# Webinar Briefs

**Excerpts of the Webinar Discussions conducted during 2020 & 2021; contribution of the Lighthouse Bangladesh is gratefully acknowledged in organizing the events**



# Segment- 1

## **WEBINAR BRIEFS (WB)**

### **Economy in Covid Regime (EinC)**

## 1.1: WB-EinC: Webinar Brief on ‘Talent and Resource Management during Crisis’

April 19, 2020

**Speakers:** **Ms. Mubina Asaf**, Head of Legal and External Affairs, BAT Bangladesh; **Mr. Amer Yusuf**, Managing Director, Papertech Industries Limited; **Mr. Abdullah Hil Rakib**, Managing Director, TEAM group; and **Mr. Masud Khan**, Chairman, Unilever Consumer Care & Chief Advisor, Crown Cement Group.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh

**Mr. Najmus Ahmed Albab** introduces the speakers and the topic, and draws comments on the Covid-19 situation and the responses. He puts forward following questions before the speakers: How industry sector of the country is getting affected? What measures to be undertaken to handle the challenges?

**Ms. Mubina Asaf** shows her concerns as many employees and workers suffered the most because the offices are physically closed and they couldn't get their pay on time. She discusses the struggles of the business during lockdown. The situation is uncertain and the safety and security should be the utmost priority, she opines. She explains the support and initiatives undertaken by her company for the betterment of the workers and employees. Connectivity is important to pay heed to, with the employees of the organization and providing them hope with an optimistic attitude while they work in this pandemic, she suggests.

**Mr. Masud Khan** says that economic recession has occurred after a long time and the companies are definitely facing raw material issues that are running out of stock. He believes every crisis offers an opportunity and some industries thrive for this opportunity. The food and healthcare industry is doing well but the supply chain is severely affected by the crisis, he notes. Shops selling other than home essentials and other necessities have remained closed during the lockdown period that disrupts the supply chain, he adds.

**Mr. Abdullah Hil Rakib** thinks that it is a huge crisis for the retailers. He describes his company's healthcare measures and support services for the employees in the context of the Covid-19 crisis. Communication is the best tool in any situation and he shares how his company took preventive measures of safety during the post the lockdown period. Not all employees are familiar with the digital world, and thus they need support, he highlights. His company encourages and supports employees to work from home, he informs.

**Mr. Amer Yusuf** states that this is something that nobody has experienced before. And before the lockdown happened everyone was actually tensed about the whole situation. His company arranged transportation for the employees who had issues returning back home from work. He suggests keeping in touch with every employee and keeping them calm and aware of the situation.



## 1.2: WB-EinC: Webinar Brief on 'Response to Covid-19'

May 03, 2020

**Speakers:** **Mr. Anis A. Khan**, Adjunct Professor, Independent University Bangladesh; **Mr. Mamun Rashid**, Managing Director, PWC Bangladesh; **Mr. Syed Mahbubur Rahman**, Managing Director and CEO, Mutual Trust Bank Limited; **Mr. M M Monirul Alam**, Managing Director and CEO, Guardian Life Insurance Limited.

**Moderator:** Mr. K A M Majedur Rahman, CEO, A K Khan Group.

**Mr. K A M Majedur Rahman** starts by stating how the pandemic has caused havoc in the global as well as Bangladesh economy. He draws attention of the speakers by putting forward several questions: What are the initiatives taken in the finance industry to combat the scenario created by the COVID-19 pandemic? What steps Life Insurance companies are undertaking to assist the health workers during the COVID-19 pandemic? What can we do to prepare for the risks the financial industry might face in the future?

**Mr. Anis A. Khan** notes that the COVID-19 pandemic has brought an unprecedented level of uncertainty and unpredictability to mankind and it will affect the future in various aspects as well as the finance industry. Bangladesh's government has already taken various initiatives. He thinks formation of a think-tank consistent with the corporate leaders of our country to prevent an economic collapse is a necessity in this scenario. Mergers and acquisitions will play a huge role in keeping banks and other financial organizations afloat, he opines.

**Mr. Mamun Rashid** puts forward five factors that can contribute to a business's sustainability during the pandemic; supply chain disruption, crisis management, bank liquidity, cybersecurity, and technology and innovation. One of the biggest reasons our country's economy might take a hit is because of the outdated methods being used in the export scene in our country, he believes. For the financial industry to sustain itself during this time, special emphasis needs to be put on the importance of public finance with special concentration on risk management, he adds.

According to **Mr. Syed Mahbubur Rahman**, although COVID-19 is taking a huge toll on the finance industry, no one is more brutally affected by the pandemic than the farmers, the main reason being the inadequacies of the current supply chain. It is absolutely vital that importance be put on the partnership between the government and NGOs for effective mitigation of the problems that plague farmers and people from small towns and villages, he adds. Regarding the support, Mr. Rahman notes that this scenario cannot be handled by banks alone and the corporate community should come out strongly.

**Mr. M M Monirul Alam** informs that Guardian Life Insurance Ltd. has made substantial strides to introduce a new policy that will help doctors and health workers work with vigor and enthusiasm as it works as a safety net. He says, there is a visible standstill in the dealings of insurance companies due to the pandemic. Although there are various plans to sustain these businesses, a bailout scheme from the government as a backup plan will go a long way to protect these organizations in the future, he opines.



### 1.3: WB-EinC: Webinar Brief on ‘Adaptation and Consolidation’

June 16, 2020

**Speakers:** **Mr. Asif Iqbal**, Deputy Managing Director, Meghna Group of Industries; **Mr. Asadul Haque Sufyani**, Chief Operating Officer, Bengal Cement Limited; **Mr. Sabbir Nasir**, Executive Director, ACI Logistics Limited (Shwapno).

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh

**Mr. Najmus Ahmed Albab** explains the background of the topic and draws attention of the speakers by putting forward the following questions: How have you transformed and adapted to a sustainable operation of your business in hindsight of decision making? Have we consolidated and prepared ourselves well enough if we hope to maintain sustainability should this scenario continue for a long time?

**Mr. Asif Iqbal** thinks, before we can make decisions, we need to assess our current situation and figure out our goals for the future to establish the business’s vision. Tremendous confidence is necessary from the board for businesses to adapt sustainably in terms of operation. He opines that transparency must be prevalent among all in the organization and trust should exist among them. A friendly environment is necessary to communicate with the employees and the needs of the organization, he adds. Mr. Iqbal thinks that COVID-19 has little to do with transformation but more to do with crisis management.

When the pandemic started, safety and market dynamics were two of the most important variables, says **Mr. Sabbir Nasir**. Talent management and resource management has a lot to do with maintaining company culture, and at this point, adapting has a lot to do with planning, identifying problems, resolving said problems, and progress, he adds. Mr. Nasir emphasizes the need to rethink for making distribution channels more convenient for consumers. Looking into new business models is necessary to growing relationships with customers, he believes.

**Mr. Asadul Haque Sufyani** decides to continue operations through an emergency meeting and shifted to an online platform to continue business operations as steadily as possible. Electronic devices have been provided to the team members to execute this plan, he shares. We also ensured residence for those who resided outside the campus, he adds. Even during the pandemic, his company was able to pay full salary packages. He believes that digitization and several other changes need to be made in communication to provide welfare to the consumers.



## 1.4: WB-EinC: Webinar Brief on 'The Fallout of Covid-19'

June 18, 2020

**Speakers:** **Professor Muhammad A. Momen**, IBA, University of Dhaka; **Mr. Masud Khan**, Group Advisor, Crown Cement, Chairman, GSK; **Mr. Shams Mahmud**, President, Dhaka Chamber of Commerce and Industry; **Mr. Adil Islam**, Country Head, Bank Alfalah Limited.

**Moderator:** Mr. K A M Majedur Rahman, CEO, AK Khan Group.

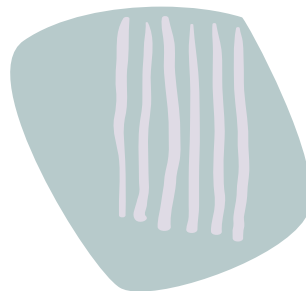
Welcoming the speakers, **Mr. K A M Majedur Rahman** raises concerns on the challenge of unemployment to cope with rising costs and increasing demand. He fears that there may be economic collapse of the emerging markets and threat of cyber-attacks that can hamper trade and commerce of the country as well. On this background, Mr. Majed draws attention of the speakers for their comments and opinions. He also asks whether the experiences of other countries might help Bangladesh to handle the situation!

**Professor Mohammad A Momen** mentions that all economists are expecting a downturn that may go on for a few months. He believes that just like the economic fallouts there are opportunities also being created and that the country should plan to capitalize on these opportunities. He gives the healthcare industry as an example as they have welcomed more patients, made and sold more sanitizers, and given their valuable insight on health care rules that the whole country should follow in order to combat Covid-19.

**Mr. Masud Khan** identifies China as a significant player in the world economy and the world's largest importer. He says that the impact of Covid-19 was sudden that started from China. Bangladesh depends heavily on China for many products in terms of export and import. The interdependence between countries caused suffering to many countries including Bangladesh.

**Mr. Shams Mahmud** wants Bangladesh to work in the healthcare sector and employment opportunities. He observes that policies taken up by foreign markets are mainly designed to sustain and provide job security. Mr. Shams believes that this is the perfect time to put down lockdown protocol by observing what has worked and not worked in other countries. If Bangladesh can prevent its export industry from being hampered, then it can grow successfully in this situation.

**Mr. Adil Islam** believes that the pandemic is not a crisis but rather a consequence. He notes that countries like Germany and Korea are successful in containing the spread of the virus and hopes Bangladesh can follow in their footsteps. According to him, this is not a time for growth rather a time where the country can find ways to stay afloat and to maintain the livelihood of its citizens. He sees Bangladesh as a country that has a good consumption base and disposable income to sustain in this pandemic.



## 1.5: WB-EinC: Webinar Brief on ‘Moving the Cycle of Economy during Crisis’

June 25, 2020

**Speakers:** **Mr. Asif Ibrahim**, Chairman of CSE/ Vice Chairman, Newage Group; **Mr. Masihul Huq Chowdhury**, Managing Director and CEO, Community Bank Bangladesh Limited; **Barrister Nihad Kabir**, President, Metropolitan Chamber of Commerce and Industry, Dhaka; **Mr. M M Monirul Alam**, Managing Director, and CEO, Guardian Life Insurance Limited.

**Moderator:** Mr. K A M Majedur Rahman, CEO, AK Khan Group.

Welcoming the speakers, **Mr. K A M Majedur Rahman** discusses the economic contraction of Bangladesh and the fall of global and domestic GDP. He draws attention of the speakers on the insight of the health, RMG, insurance, and banking sector of Bangladesh in the context of the Covid-19 situation.

**Mr. Asif Ibrahim** pays his respects to the frontline workers who gave their lives in the fight against Covid-19. He begins by saying if the implementations of the finances and other allocations are well placed to support the economy. Mr. Asif Ibrahim also mentions that this may not be the last pandemic in our lifetime, and thus we should be prepared and be able to ensure greater job security. He believes that the manufacturing sector is a key sector to providing these jobs. He adds that before anyone can move forward, healthcare should be ensured for everyone in the country.

**Barrister Nihad Kabir** says that the police have gone above and beyond the call of duty to help support the economy. She thanks the police, doctors, and other frontline workers who are working day and night to help everyone in the country. She believes that telemedicine has emerged heavily in Bangladesh and she hopes that doctors all around the world can come with a cure very soon. Barrister Nihad concludes by mentioning that this may not be the last crisis we face as a country and that we should be more prepared and aware of any problem that may arise in the near future.

**Mr. M M Monirul Alam** believes that insurance sectors in Bangladesh do not have many role models and this is thus unable to attract the country’s youth. He believes that the country has a lot of room to work for the young generation and the skilled people. Mr. Alam says that health is really important in the insurance industry and that he wishes all workers across industries have good mental health as well.

**Mr. Masihul Huq Chowdhury** mentions how his bank has many ATMs set up for the country’s police force to use. Those who work at Community Bank are healthy and doing well and for that, he is very grateful. He agrees with the previous panelists that the numbers of those affected by Covid-19 are increasing every day. According to Mr. Chowdhury, if Bangladesh can better understand and control the zoning, we can counter Covid-19 much better.



## 1.6: WB-EinC: Webinar Brief on 'Economic Resurgence'

June 30, 2020

**Speakers:** **Mr. Md. Mehmood Husain**, Former Managing Director and CEO, NRB Bank Limited; **Dr. Shah Md. Ahsan Habib**, Professor, BIBM; **Mr. Elias Ahmed**, CFO, Marico Bangladesh.

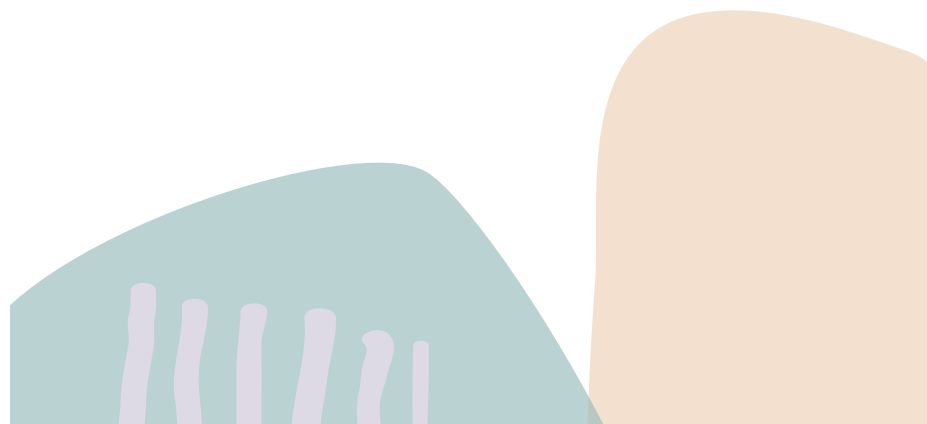
**Moderator:** Mr. KAM Majedur Rahman, CEO, AK Khan Group.

**Mr. KAM Majedur Rahman**, the moderator of the program, introduces the problems that Bangladesh is facing due to the pandemic of Covid-19 and draws insight on the issue from the speakers. He puts forwards several questions: How the country can restart and go back to where it was initially before the pandemic began? How to handle trade and commerce-related challenges? How banks are being affected during the pandemic?

**Dr. Shah Md. Ahsan Habib** compares the crisis with that of 1930, and he believes that Bangladesh and the glob are going through an economic crisis, financial crisis, and policy crisis. According to him, Bangladesh's international trade is getting affected. He believes that right now many things are uncertain, not just in Bangladesh but in the whole world. For him, nothing can be estimated accurately, and ranges are too far wide apart. A resurgence would require the economy to settle in with all the events going on right now before it can begin. Answering a question from a viewer, Dr. Ahsan Habib says there will be leakage of some amount no matter what. He believes that when the money is inserted into the economy the distributors should be properly incentivized and moreover moral hazards should be eliminated as best as possible. If the injection is proper only then the economy can recover faster.

**Mr. Elias Ahmed** believes that right now we all are being tested despite all the events happening around us. His view is that if the country can take action positively considering the situation and move forward while being resilient a resurgence can come about. If the country can move forward while thinking about how to survive this adversity rather than letting it fully hold the economy back, then trade and commerce can be sustained if not improved from before.

**Mr. Md. Mehmood Husain** remarks that banks will be slowed down in their capital formation because the money supply into the economy will be too low. He believes that if the bankers cannot find a way around this and raise capital in other ways then the nonperforming loan ceilings will increase. He feels that banks should be able to address the problem of the pandemic, challenges with the customers of the bank, and the whole economy.





## 1.7: WB-EinC: Webinar Brief on 'Strategy & Success'

July 26, 2020

**Speakers:** **Mr. M Kaiser Rahman**, Chairman, Quality Feeds Limited; **Mr. Syed Mahbubur Rahman**, Managing Director & CEO, Mutual Trust Bank Limited; **Mr. Syed Tanvir Husain**, Chief Human Resources Officer, Grameenphone; **Mr. Syed Mamnun Quader**, Managing Director & Chief Executive Officer, Southtech Group.

**Moderator:** Mr. K A M Majedur Rahman, CEO, A K Khan Group.

**Mr. K A M Majedur Rahman** discusses the background of the topic, introduces the speakers, and puts forward the key issues and questions before the speakers: How are organizations prepared to take the learning critically for the future and how will financial organizations put this model in plan to support their continuity plan? What should be a strategic supply chain model in place in the new normal? How corporate governance is linked to the issue? What role do human resources play in the whole pandemic cycle?

**Mr. Syed Mahbubur Rahman** feels that we need to always be on the move and not be idle. To do that we have to continuously find ways to progress, especially for the banking sector by safeguarding customers and employees. Cutting salaries is not an option as we need to maintain the morale high of the employees, he says. Brainstorming sessions need to be organized between senior management consistently and regularly, he suggests. Regarding the corporate governance in the context of Covid-19, Mr. Mahbub notes, corporate governance needs to be executed via constant communication and technological integration.

**Mr. M Kaiser Rahman** says that all are in the business of creating hope. As an organization, it is time to be fearless and act to increase efficiency. Relieving employees of fear will result in much substantial and faster growth. Supply chains have become secondary, he notes. He suggests accepting the existence of viruses and fully immerses into organizational progress instead of cowering from the situation. Mr. Kaiser asks stakeholders to be realistic and understand the after-effects of the pandemic which can put tons of businesses out of jobs while also uplifting and strengthening many.

**Mr. Syed Mamnun Quader** wants everybody to treat the financial landscape and stakeholder management as islands of information. When technology is integrated into the mix, it is possible to come up with a solution. Figures and data are important for all factors, and it is crucial to keep records of every business activity and maintain accuracy, he adds. Mr. Quader observes, corporate governance has shifted to remote work due to the pandemic and it raises the question if a physical office is necessary or not.

**Mr. Syed Tanvir Husain** says that human Resources are effective for showing the path to run a business during moments of crisis. It can show how human beings contribute to the operation and strategies of a business as well as how they transform the business. We need to keep them healthy and fit for work. Further focus and efforts need to be dedicated to resource optimization, and for that, we need to emphasize reskilling as well, he adds.



## 1.8: WB-EinC: Webinar Brief on 'Retail & Supply Chain Challenges in Covid-19'

October 31, 2020

**Speakers:** **Mr. Kedar Lele**, Chairman & Managing Director, Unilever Bangladesh; **Mr. Zakir Ibne Hai**, Director, Corporate Affairs & Communications, JTI; **Mr. Ihtesham Shahjahan**, Chairman, Feed Industries Association of Bangladesh; **Mr. Mohammad Mesbah Uddin**, Chief Marketing Officer, Fair Group; **Mr. Abu Raihan Bhuiyan Albarune**, Head of Supply Chain, Meena Bazar & Meena Click.

**Moderator:** Mr. Kazi Jamil Islam, Managing Director, Express Leather Products Bangladesh.

**Mr. Kazi Jamil Islam** introduces the speakers and explains the necessity of transformation, supply chain management, and addressing special challenges of retail businesses in the context of the Covid-19 situation. He asks the speakers to share their experiences and views on the issues in this critical situation of Covid-19.

**Mr. Kedar Lele** starts by saying that nobody was prepared for such a situation and this pandemic has created circumstances to emerge in the digital world. Very few people were restricted to leave their homes and that's when socially shareable media came as useful communication, he says. The company's focus was more on soaps, sanitizers, and other hygiene products and Unilever ensured the consumers didn't have to pay premiums for these, he adds.

**Mr. Ihtesham Shahjahan** admits that it did take some time for his company to figure out what to do next since the lockdown was announced. He speaks of the garments sector where a lot of the employees weren't receiving their pay properly. He mentions about conducting consultation sessions with his employees about what can be done and give them courage and hope. Companies/enterprises which have managed to survive even in rainy days can only sustain and move on through this time, he believes.

**Mr. Zakir Ibne Hai** explains how important it is for the Bangladeshi employees to understand the consumers, market, trade, and capability. They need to run the business by learning the global business culture and then competing with it. Their company kept on investing in technological infrastructure, producing hand phone sets for employees, provided hundreds of water purifiers, he informs.

**Mr. Mohammad Mesbah Uddin** highlights the importance of being efficient in digital communication. He says how Bangladesh has established the platform of digitization by introducing 3G and 4G networks. Locally manufactured products are being innovated in Samsung hence they are bringing the prices down whereas smartphone users are growing every year, he shares. Covid-19 has taken the e-commerce industry to a new height, he opines.

**Mr. Abu Raihan Bhuiyan Albarune** shares that his company increased the capacity in Meena Click for e-commerce business and enhanced home delivery to almost 300 customers during lockdown. The company set up mobile vehicles to serve customers which made it convenient for people to access groceries and essential needs. Perishable/ non-perishable goods manufacturers were helpful and supporting retailers to increase their sales, he says. His company plans to bring in artificial intelligence in the future for their operations.

## 1.9: WB-EinC: Webinar Brief on ‘Redefining the Strategies-Passage to Optimism’

November 14, 2020

**Guest of Honour: Prof Shibli Rubayat UI Islam**, Chairman, Bangladesh Securities and Exchange Commission

**Speakers: Mir Nasir Hossain**, Managing Director, Mir Akhter Hossain Limited; **Mr. Mamun Rashid**, Managing Partner, PwC Bangladesh; **Mr. Selim R.F Hussain**, Managing Director & CEO BRAC Bank Limited; and **Dr. Toufic Ahmad Choudhury**, DG, Bangladesh Academy for Securities Market.

**Moderators:** Mr. K A M Majedur Rahman, CEO, A K Khan Group; and Dr. Shah Md. Ahsan Habib, Professor, BIBM.

As the guest of honour, **Professor Shibli Rubayat UI Islam** puts forward introductory remarks on the Covid-19 devastations and discusses the advantageous positions and potential areas for the country even in this critical situation of economic disarray.

In the presentation, **Dr. Shah Md. Ahsan Habib** discusses the background of the topic and points out the economic fronts where the economy was showing the sign of turning around from the Covid-19 devastations.

Introducing the speakers, **Mr. K A M Majedur Rahman** draws attention to the issues of optimism by putting forwards several questions: What is the basis of the term “passage to optimism”? What should Bangladesh do to obtain optimum benefits from economic restructuring and cross-border trading? In which investment areas should we focus to rejuvenate our economy? How can we improve our technology and reap its benefits from an economic standpoint?

**Mr. Mamun Rashid** says Bangladesh is gradually becoming the interface of global supply chain and the recovery of our national economy is relevant to the global economy from this perspective. It is time to support the recovery process with strong macro-policies and integrating technology. A common platform needs to be created to integrate all service-based businesses and banks to face challenges collaboratively across all channels, he adds.

**Mr. Mir Nasir Hossain** emphasizes the need to focus on improving the garments industry as well to maintain its stance in the global market. Emphasis needs to be put on creating a holistic environment to protect the service industry as well, he opines.

**Dr. Toufic A. Choudhury** says that the strategies for passage to optimism need to be done on the basis of experience of the second wave of the pandemic. He emphasizes the need to prioritize informal sectors and SMEs for the country and discusses the necessity of a consolidated global effort. The country needs dual growth of the security market and banks, and interests of the investors and depositors must be protected going forward, he adds.

**Mr. Selim R.F Hussain** notes economic reform is necessary to keep businesses and banks afloat. To achieve sustainability, the banks need to find new ways to add value and support the economy and customers, he adds. He opines that the banking sector needs to play a huge role in creating digitalized environment to sustain. As the alternatives, development of vibrant stock and bond markets are crucial, he adds.

## 1.10: WB-EinC: Webinar Brief on ‘Redefining the Strategies- Impacts of Stimulus Package’

November 21, 2020

**Speakers:** **Mr. Masud Khan**, Group Advisor, Crown Cement & Chairman, GSK; **Barrister Nihad Kabir**, President, Metropolitan Chamber of Commerce & Industry, Dhaka; **Mr. Syed Mahbubur Rahman**, Managing Director & CEO, Mutual Trust Bank Limited; and **Dr. Masrur Reaz**, Chairman, Policy Exchange of Bangladesh.

**Moderators:** Mr. K A M Majedur Rahman, CEO, A K Khan Group; and Dr. Shah Md. Ahsan Habib, Professor, BIBM.

**Dr. Shah Md. Ahsan Habib** discusses the background of the discussion and puts forward major issues related to the global and Bangladesh’s responses to the Covid-19 crisis with stimulus packages for quick economic recovery.

**Mr. K A M Majedur Rahman** draws attention to the issues of stimulus packages and strategies for economic recovery. He places several questions before the speakers: How are stimulus packages affecting the economic recovery or growth? How the packages have affected financial trends and other similar activities? What are possible risks associated with the implementation of the stimulus packages? What is the stance of the chamber regarding the stimulus package?

**Barrister Nihad Kabir** says that it is too early to consider if there has been a recovery from the stimulus packages, however, stimulus packages have been effective in resuscitating small industries and it has shown beneficial aspects. She emphasizes the need to enforce ways to distribute it properly. Stimulus packages must be distributed according to the capacity of the distributors as well, she adds.

**Mr. Masud Khan** notes that countries are increasing the volume of stimulus packages and large chunks of GDPs are going into it. To restart the economy, money needs to flow efficiently, especially informal sectors should be supported. Stimulus packages should also be used to support small and cottage businesses, agriculture sector, and to mitigate structural deficiencies, he opines. He highlights the need to increase investment by the government and to provide more loans by banks to solve the liquidity issue.

Early signs of the economic recovery is getting visible, says **Dr. Masrur Reaz**. Stimulus packages are helping in reducing economic inactivity globally. Dr. Reaz emphasizes the need to assess the second wave properly and then judge the feasibility of reintroducing stimulus packages if necessary. Employers need to look after their workers now more than ever in the service sector and agricultural sector, he adds.

**Mr. Syed Mahbubur Rahman** says that stimulus packages can help save businesses from losses which in turn can prevent the hampering of international trade. One of the top priorities Should be now the purchasing power of customers to keep the economy afloat which stimulus packages can ensure, he adds. Mr. Rahman admits that initially, banks faced pressure in distribution of the stimulus package, however, after a few changes in the circular, banks start the job more efficiently.



**Segment- 2**  
**WEBINAR BRIEFS (WB)**  
**Financial & Capital Market (F&C)**

## 2.1: WB-F&C: Webinar Brief on 'Financial Landscape'

June 23, 2020

**Speakers:** **Mr. Syed Mahbubur Rahman**, Managing Director and CEO, Mutual Trust Bank Limited; **Dr M. Masrur Reaz**, Economist and Chairman, Policy Exchange of Bangladesh; **Mr. Naser Ezaz**, Chief Executive Officer, Standard Chartered Bangladesh.

**Moderator:** Mr. KAM Majedur Rahman, CEO, AK Khan Group.

**Mr KAM Majedur Rahman** draws attention of the speakers by mentioning that he would like insight about how the financial industry has absorbed the push Covid-19 has had on the Bangladesh economy and what steps are being taken in the financial industry to cope with Covid-19.

**Dr. Masrur Reaz** believes the country has had a dual collapse in both the demand and supply sides for a health crisis. He mentions that Bangladesh has managed a robust growth rate and that it is under great threat due to this pandemic. Mr Masrur finds that FDI is very critical for export diversification but is slowed down now due to the pandemic causing a problem in the money supply into the economy. According to him, the design of the stimulus should not be too burdensome for banks, which are for Bangladesh's economy to get out of the situation. Mr Masrur Reaz believes the biggest casualty to Covid-19 is the employment problem, the fact that workers are laid off/ unable to find work due to lack of new job creation and this has hurt the economy the most. He analyses that there was a supply chain disruption, and this has heated the demand side heavily – increasing consumer spending. For him the solution to this should be a proper planned stimulus that can be implemented according to what the economy really needs.

**Mr. Syed Mahbubur Rahman** talks about the opportunities of home delivery, health sectors needing investment and how the financial sector can contribute to all these areas. Local corporates are not fully opened yet and thus banks do not know where to give their loans properly due to the lack of information in the economy. He notes that the IT and e-commerce industries are good investments for the banks. Mr Mahbubur Rahman believes that a more digital method for ordering food, doing banking work etc. can help reduce the risks of the pandemic. He concludes by saying that it is important to handle the burden of the banking industry that resulted due to pandemic.

**Mr. Naser Ezaz** identifies that the problems Bangladesh is facing are not different from that of other countries. He believes that investment into healthcare is very critical as well as employment generation and infrastructure development. Direct actions by banks can be restructuring loans and planning out the distribution of money flow. He concludes by addressing the issue of productive training that can teach workers to use funds and generate employment more efficiently.



## 2.2: WB-F&C: Webinar Brief on 'Insurance Policy Consolidation'

August 8, 2020

**Speakers:** **Mr. M M Monirul Alam** Managing Director & CEO, Guardian Life Insurance Limited; **Dr. Mosharraf Hossain** FCA, Member, Insurance Development & Regulatory Authority (IDRA); **Mr. Syed Shahriyar Ahsan**, Managing Director, Sadharan Bima Corporation

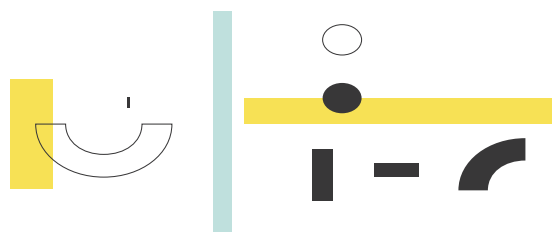
**Moderators:** Mr. S.M.Ibrahim Hossain, ACII (UK), Chief Faculty Member, Bangladesh Insurance Academy; and Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

**Mr. S.M. Ibrahim Hossain** commences the session, greets the respected panelists, introduces them and **Mr. Najmus Ahmed Albab** takes over. He suggests the new leaders should come up with new innovative ideas and dazzles the audience with his impeccable speech on consolidation during the new normal situation. Mr. Ibrahim draws attention of the speakers on the relevant issues by putting forwards a few questions: How insurance sector of the country are getting affected by the pandemic? How insurance companies are making things easy for consumers in terms of payment during Covid-19 times? How the companies are handling sales and consumer care in this critical time?

**Dr. Mosharraf Hossain** says that the insurance sector is adding up so much to the country's economy but its contribution remains invisible. The industry is suffering due to negative views and messages which need to be altered. A more positive picture is needed to be shown. For short-time premium payment, the time has been extended without a fine. IDRA is working on all sorts of benefits and claims to avoid any disruptions. IDRA also introduced some user-friendly products, he adds. Mr. Mosharraf also highlights the importance of digitization and virtual offices. He suggests making household insurance mandatory.

According to **Mr. M M Monirul Alam**, they are working on awareness programs, working from home, and electronic file transfers in response to the Covid-19 situation. Claims are being handled effectively. Premium collection increased after offices reopened, he informs. On digitization, he says they've been working on it since 2018, and now people are being able to register and purchase a policy within 3 minutes. Government, regulators, and concerned people need to come forward to popularize insurance products and services, Mr. Monir adds.

**Mr. Syed Shahriyar Ahsan** sheds light on non-life insurance. He says that new products must be introduced and they must work more on awareness. Government regulated policies must be there. Household, health, vehicles, and natural calamities- everything is uninsured. Penetration must be made in these areas, he suggests. He adds how they introduced an achievable and affordable policy in the celebration of Mujib year called Bangabandhu Policy. Mr. Ahsan also highlights the importance of awareness and automation.



## 2.3: WB-F&C: Webinar Brief on 'Insurance Industry Resurgence'

August 25, 2020

**Speakers:** **Mr. Md. Imam Shaheen** Managing Director & CEO Asia Insurance Limited; **Mr. Md. Jalalul Azim** Managing Director & CEO Pragati Life Insurance Limited; and **Mr. M M Monirul Alam**, CEO & MD, Guardian Life Insurance Limited.

**Moderator:** Najmus Ahmed Alub, CEO, Lighthouse Bangladesh; and S.M.Ibrahim Hossain, Chief Faculty Member, Bangladesh Insurance Academy.

**Mr. Najmul Ahmed Albab** starts the talk with an introduction to the insurance industry, and how this industry is looking into its resurgence. The insurance companies have always been silent forerunners and this webinar is about how they have been dealing with Covid-19 times and the new normal. He introduces the distinguished panelists and the co-host, Mr. S M Ibrahim. Mr. Ibrahim welcomes the panelists and raises questions and concerns on trust issues of the insurance companies, trends on handling insurance claims, and working areas for improving the credibility of the sector.

**Mr. Md. Imam Shaheen** admits that the mistrust in the insurance sector is due to their own faults and fallouts. He hopes to work on their lack to earn the trust of the customers. He elaborates that the mistrust comes from the attainment of insurance, but the way the regulators are working together with the insurance companies to ensure instant payment is becoming much more trustworthy. At the same time, there is scope for lodging complaints and making demands for the customers, and improvisations can be brought that way. Mr. Imam thinks more people should be involved with the idea of insurance, changing the mindset of the mass is vital, and customer service must be improved. Health, agriculture, and education insurance need to be introduced and be familiarized. He observes that the way other factors are contributing to the GDP, insurance isn't doing enough.

**Mr. M M Monirul Alam** notes that trust needs to be earned, and the insurance company as a whole suffers a bad name. The negative perception remains but the reality is very different, companies are working to make payments easier through digital payment and coming up with more solutions. He says that the staff should be clear about their rights and benefits. That way they will come forward. The new insurance products (non-life) should be introduced with the help of trained agents, and apps can be made more available to the customers for ease of payment.

**Mr. Md. Jalalul Azim** comes up with some ideas to popularize the concept of insurance like increasing capacity, involving innovative steps, increasing coverage, etc. He remarks on the necessity of bringing back the trust of the customers, introducing new non-life insurance products, establishing communication, and emphasizes health and education insurance.





## 2.4: WB-F&C: Webinar Brief on 'Banking & Finance'

October 10, 2020

**Speakers:** **Mr. Selim R.F. Hussain**, CEO, BRAC Bank Limited; **Mr. Syed Mahbubur Rahman**, CEO, Mutual Trust Bank Limited; **Mr. Naser Ezaz Bijoy**, CEO, SCB; **Mr. Rahel Ahmed**, CEO, Nagad & Former CEO, Prime Bank Limited; and **Mr. M M Monirul Alam**, CEO, Guardian Life Insurance Limited.

**Moderator:** Mr. Anis A. Khan, Advisor to the Board, Tyser Risk Management Bangladesh.

The key issues discussed in this webinar were 'Banking and sustainability' and 'the transition to digital banking' in the context of Covid-19. Introducing the speakers **Mr. Anis A. Khan** notes, Covid-19, an unprecedented pandemic, has been affecting our daily lives and helping us to learn how to move on effectively with the 'new normal' and future challenges. He also expresses his concerns on the related risks like cybersecurity issues. Mr. Anis A Khan raised several questions and issues before the speakers: How is Covid-19 affecting our daily lives and how to move on effectively with the 'new normal'? How banks should work to handle the loss of profitability and income due to Covid-19! How bank customers are dealing with their liabilities in this situation? How to simplify digital relations with the customers? Regarding customer security in case of cyber-attacks, what are the plausible solutions! As a risk management tool, how insurance could be popularized!

Regarding the simplification of digital relations, **Mr. Selim R. F. Hussain** points out how significantly Bangladesh has been transforming digitally, not just in banking, but in other aspects just as retail. Amidst the obstructions, productivity is higher. Regarding cybersecurity, Mr. Selim says, it is necessary to have an expert on the board, and all banks need to focus and invest heavily in cybersecurity.

**Mr. Naser Ezaz Bijoy** talks about how the clients embraced the changes. He thinks new solutions are needed to ensure better collaboration with businesses. The constant changes are challenging, yet promising. Regarding alternative credit scoring models, Mr. Naser says, they are working on multiple ways of approach, like keeping date and score cards. Collaboration with data sources has to be established, he adds.

**Mr. Syed Mahbubur Rahman**, on sustainability, says how unprecedented the pandemic is. Over the months, the banking system attempted to go for better automation. On cybersecurity, he talks about the risks that may come with automation. He mentions how unstable the risks are. He expresses his concerns about the shortage of investable funds to handle cybersecurity by most banks.

**Mr. Rahel Ahmed** points out that digital transformation may sound fancy and sweet but changing mindsets of such a large mass is huge change management. The system and structure have to provide a frictionless service while ensuring customer satisfaction is challenging.

**Mr. M M Monirul Alam** mentions how difficult it is to continue sales in this challenging time. Small companies cannot spend so much on digitization. Apps can be helpful. About Health Insurance, he says they are unprepared for anything related to Covid-19 related issues.

## 2.5: WB-F&C: Webinar Brief on 'Banks and NBFIs - Silver Lining Sectors'

November 28, 2020

**Special Guest: Mohammad A. (Rume) Ali**, Chief Executive Officer, Bangladesh International Arbitration Centre

**Speakers: Dr. Md. Akhtaruzzaman**, Director General, BIBM; **Mr. Emranul Huq**, Managing Director, Dhaka Bank Limited; **Dr. Monzur Hossain**, Research Director, BIDS; and **Mr. Masud Khan**, Group Advisor, Crown Cement, Chairman, GSK.

**Moderators:** Mr. K A M Majedur Rahman, CEO, A K Khan Group; and Dr. Shah Md. Ahsan Habib, Professor, BIBM.

In response to a question on the need for strategic change to rebuild the financial landscape, **Mr. Mohammad A. (Rume) Ali** says that a strategic change is definitely necessary as the pandemic has brought forth a massive paradigm shift. He highlights the need to bring banks together and merge to manage the crisis better through cooperation. A regulatory body and legal framework is necessary for mergers and acquisitions, he adds

In his presentation, **Dr. Shah Md. Ahsan Habib** discusses three levels of responses on the part of banks and NBFIs of the country. He recommends utilizing capital liquidity, dividend bonus restrictions, and capital restoring for sustaining operations.

Introducing the speakers and the topic, **Mr. K A M Majedur Rahman** puts forward a few questions before the speakers: Can we expect a silver lining from the pandemic, and what can be a strategy in that regard? What strategies are banks implementing to survive the pandemic and what are their thoughts on the future? How much is the banking sector concentrating on prioritizing the consumer?

**Dr. Md. Akhtaruzzaman** highlights the need for disbursing stimulus packages as early as possible to draw quick benefits. Banks need to maintain liquidity and provision demand to remain afloat, he adds. He emphasizes the need to support banks and NBFIs for ensuring quick economic recovery. Dr. Akhtar recommends focusing on monitoring and strategizing, and utilization the credit guarantee that Bangladesh Bank is trying to exercise.

Maintaining consistent level of services would be challenging for banks if pandemic prolongs, **Dr. Monzur Hossain** says. He highlights the need to have a long-term vision to develop the capital and bond market, better risk management, and promotion of agent banking. Combining every other factor, banks need to create a comprehensive survival strategy with focus on cost efficiency, he adds.

**Mr. Emranul Huq** expresses concerns about saving human assets of banks, and for that hygiene and safety in the workplace should be the top priority, he says. The government has made some excellent decisions during this time. Time will decide banks' future course of action, he opines.

**Mr. Masud Khan** notes that the Government has been very prompt in maintaining consumer's purchasing power to keep the GDP afloat. Banks deserve more care and priority and funding can go a long way to help them, he adds.

The background is a vibrant, abstract composition of various shapes and colors. It includes large, soft-edged shapes in shades of light blue, light orange, and light green. There are also several hand-drawn style elements: a blue zigzag line at the top right, a yellow scribble at the top right, a yellow scribble at the bottom left, a blue zigzag line at the bottom center, and a yellow scribble at the bottom right. A solid orange circle is positioned on the right side, and a solid light blue circle is on the left side. The overall aesthetic is modern and creative.

# Segment- 3

## WEBINAR BRIEFS (WB)

### Technology & Digitization (T&D)

### 3.1: WB-T&D: Webinar Brief on 'Digital Finance & Technology'

May 06, 2020

**Speakers :** **Mr. Rahel Ahmed**, CEO, Nagad & Former Managing Director, Prime Bank Limited; **Mr. Solaiman Alam**, Chief Digital and Strategy Officer, Grameenphone; and **Mr. Gazi Yar Mohammed**, EVP, Head of MFS & Agent Banking, One Bank Limited.

**Moderators:** K A M Majedur Rahman, CEO, AK Khan Group & Najmus Ahmed Alub, CEO, Lighthouse Bangladesh.

Introduced by **Mr. Najmus Ahmed Alub** and the key issues raised by **Mr. K A M Majedur Rahman** includes: How to help customers with digital finance! How digital finance will be a significant part of our economy in future? How far we have come with digital finance and how far more it can take us in terms of development! How much to invest in technology infrastructure? Can everyone do it! Will it be a shared platform or a solo platform? What about data security, data analysis, data governance issues? Regarding strategy, do we need a competitive or a collaborative approach? What should be the future strategy for P2P, G2G, B2B, G2B transactions in the context of Bangladesh? What should be the role of industry leaders to support digital finance and technology in the new normal?

**Mr. Rahel Ahmed** notes, being digital means injecting banking formula into all customers' minds with ease and trust. There is no harm in admitting that the system of the country is still in slow progress but things are improving. He explains the necessity of regulatory support and a positive mindset for the digital transformation of the banking industry. For proper transformation, everyone in the banking business needs to be on the same page. He discusses the changing digital environment of the banking industry in the context of the Covid-19 and adds that in this new normal artificial intelligence and operational efficiency have become crucial, and it is necessary to optimize the cost in the new digital eco-system.

**Mr. Solaiman Alam** notes, overall technology, infrastructure, and regulations have to be ready to avail digital services. He identifies the inability to bring every individual or microfinance into the formal financial structure- as a major challenge. He opines, for financial services regulation and collaboration are as important as infrastructure. He emphasizes the necessity of cost-effective mobile and financial services and greater collaboration of the key policymaking bodies: Bangladesh Bank, Ministry of Finance, MOPC, and BTRC. It is always wise to adapt to new technology, he adds.

**Mr. Gazi Yar Mohammed** discusses the digital journey of banking and emphasizes the necessity of moving to the next phase of digital development. The cost part is the most challenging, and the OTC market is really expensive. He suggests two policies to implement: banks and all wallets have to be inter-operative, and bank accounts need to be part of it as well.



## 3.2: WB-T&D: Webinar Brief on 'Digital Finance & Technology'

July 16, 2020

**Speakers:** : **Mr. Monitur Rahman** Deputy Managing Director, IFIC Bank Limited; **Mr. Syed Mohammad Kamal**, Country Manager, Mastercard Bangladesh; **Mr. Sajid Rahman, Founder & CEO**, Digital Healthcare Solutions.

**Moderator:** Mr. K A M Majedur Rahman, CEO, AK Khan Group.

Welcoming the speakers **Mr. K A M Majedur Rahman** narrates the contribution of technology that has done revolutionary change in the financial world and has made possible online real time transactions. Mr. Majed draws attention of the speakers on the qualitative change of digital finance! He puts forward, what is on the card for Bangladesh as digital finance and technology for improved banking? How digital finance and technology may change the shape of banks and banking in near future? What does digital transformation mean for today's business leaders and what is the culture needed for digital transformation?

**Mr. Monitur Rahman** reviews technology evolution in the banking and financial sector especially the revolutionary initiatives by Bkash. Qualitative changes are taking place in banks and other sectors. Blockchain is a technology to centralize and share the documents from one bank to another. Banks are now working to draw benefits through AI, Blockchain, Fintech, and other technologies. Technology is going to change banking approach, however, time will say about the banks' physical existence. To make the rural cashless society, it is important to make low-cost devices. He notes, to digitalize, leaders must use digital tools and understand technology.

According to **Mr. Syed Mohammad Kamal**, everyone thinks about a plastic card which must swipe or dip, but there are more advancements. There are contactless products, the country has launched a QR code that is inter-operable. Now everyone has the capability to read the Bangla QR to make payments. Banking industry is adopting changes. If there are more digital payments, more payment history will be stored in the system for better future traceability and contribution. Regarding cyber security, he opines that transactions related to cards are completely safe, but physical threats and attacks can happen. Awareness is an issue to address, he notes.

In connection with the future of banking technology **Mr. Sajid Rahman** notes, banking services are needed, but banking institutions may not be required. At least it may not be required the way it exists now, and it cannot be like this in future. He discusses three categories of NEO Bank models to draw lessons. The banks will not be destroyed, it will change form. Mr. Sajid also discusses the evolving concept of 'Open Bank'. Regarding leadership approach, Leaders must inherit the basic quality which is 'adapt to changes', he opines.

**Mr. K A M Majedur Rahman** concludes the event by pointing out the necessity of effective support of the policymakers for having improved digital finance in the country.



### 3.3: WB-T&D: Webinar Brief on 'Fin-Tech & Technology'

July 23, 2020

**Speakers:** : **Ms. Sonia Bashir Kabir**, Founder, SBK Tech & SBK Foundation; **Mr. Syed Almas Kabir**, President Bangladesh Association of Software & Information Services; **Mr. Shafquat Haider**, Founder BCS & BASIS, MD CIPROCO Computers Ltd; and **Mr. Gazi Yar Mohammed**, EVP, Head of MFS & Agent Banking, One Bank Ltd.

**Moderator:** Mr. K A M Majedur Rahman, CEO, A K Khan Group.

Introducing the topic and the speakers, **Mr. K A M Majedur Rahman** draws attention of the speakers by putting forward several questions: What about blockchain technology and what role it can play in our country? Can blockchain technology provide the safety of individual and isolated transactions? How can we utilize the latest technology to introduce new products by the banking sector and how can it benefit the consumers? How can the fintech industry contribute to advance the digital scene in our country?

According to **Ms. Sonia Bashir Kabir**, there is still a lot of work to be done to improve the fintech ecosystem in Bangladesh as it is in a very basic stage here right now. She however notes that fintech technology has a lot of potential in the future due to how effective it has been in its initial stages. The features and benefits of this platform are boundless. In the future all of its services will be integrated and automated, she adds.

**Mr. Shafquat Haider** says that Bangladesh already starts implementing blockchain technology. It is an inexpensive, efficient, and multi-ledger account management system. Other than impacting the finance sector, it also influences the public sector and management sector, he notes. Blockchain technology can assist in documentation which in turn can increase the potential for strengthening land records. It is also applicable for data storage and recording, he adds.

**Mr. Gazi Yar Mohammed** notes that although the Covid-19 pandemic has put a damper on the economy, the implementation of technology has kept it afloat. Although OTC driven model has been helpful so far, much more involvement and improvement are necessary. He highlights the need to look into neo banks and make quick strides in bringing these into Bangladesh. He also emphasizes the need for cooperation and collaboration from private banks, ICT ministry, and the central bank to create a national digital network.

**Mr. Syed Almas Kabir** says that one of the greatest contributions of fintech industry happens to be agent banking. Although there is much to be done to mitigate the hardware necessities, we have made great strides so far. To further contribute to this scenario, it is crucial to improve the inter-operability of digital wallets, he emphasizes. Although integration of new technology can make a few manual jobs obsolete, it also introduces fresh job opportunities. Since we dream of a cashless society, the implementation of a digital currency is a must, Mr. Almas opines.



### 3.4: WB-T&D: Webinar Brief on 'Fintech and Mobile Financial Services'

September 19, 2020

**Speakers:** : **Ms. Sonia Bashir Kabir**, Founder, SBK Tech Venture & SBK Foundation; **Mr. Kamal Quadir**, CEO Bkash; **Mr. Mominul Islam**, Managing Director & CEO, IPDC; **Mr. Tanvir A Mashuk**, Managing Director, Nagad; **Mr. Abrar Anwar** Managing Director & CEO, SCB Malaysia.

**Moderator:** Adil Islam, Country Head, Bank Alfalah Bangladesh.

The moderator, **Mr. Adil Islam** commences the talk and introduces the distinguished panelists and the company they represent. The discussion is on Digital Transformation and what the future looks like. He highlights how the manufacturing, pharmaceuticals, institutions, etc. are doing extremely well and how the economy is bouncing back in a robust way. Mr. Adil starts with a general question about what FinTech and Digital Banking means and how do the policymakers and panelists see it in the next 3-5 years, and their implications.

**Mr. Kamal Quadir** complements the banking facility and states that Bkash is not a bank. He points on how it is evolving, he sees more discipline, more regulation and it is all going in the right direction. Digital banking is a noble idea according to him but lending is not yet in their playbook. He talks about the idea behind Bkash and the key idea was to help people without banking facilities and with smart phone apps. The vision grew to what it is now. He opines, FinTech must be regulated for optimum outcome.

In response to a question on the potentials of digitalization in Bangladesh, **Ms. Sonia Bashir Kabir** mentions how vital is the easy access and 'democratization of digitalization of technology' in order to actually make it work. She talks about the importance of collaboration for and with a bigger audience. She mentions that SME loans need to come in and fill whatever gaps there are in the sector. She also brings up the importance of cybersecurity and operability.

**Mr. Tanvir A Mashuk** thanks the government as without their intervention and help, MFS would not be able to grow, it has been challenging for Nagad, but they got along and made it easier for the people to get on board with it. Covid-19 taught us digital banking, he says, and even COVID test payment is done through digital banking. Knowledge of technology, access to it, and access to smart phone or the likes must work hand in hand in order to make the system work.

Speaking on digitalization, **Mr. Mominul Islam** emphasizes going beyond individual methods, bring innovation, keep up with the technology change, and fundamentally rethink how to develop the system with much more effective banking system. He mentions how the insurance and banking system is falling behind. He says we need to find a solution to eliminate the need for cash flow (cash in-cash out) for the smooth running of SMEs.

**Mr. Abrar Anwar** comments on the magnitude of Fintech. He mentions the difference between retail customers and corporate customers and how SCB promotes and provides the application of technology, even though it is known as a traditional bank. It is not as competent as FinTech yet though, he adds. Banks are focusing on the core- that is the comprehensive solution. The biggest risk, like others, he also thinks lies in cybersecurity. It is critical to hold on to the trust of the customers.

### 3.5: WB-T&D: Webinar Brief on ‘Digital Commerce in the Context of Covid-19’

September 26, 2020

**Speakers :** **Mr. Raihan Shamsi**, Chairman & CEO DevoTech; **Ms. Maliha Quadir**, Founder & Managing Director at Shohoz; **Mr. Zia Ashraf**, Co-Founder & Chief Operating Officer, Chaldal; and **Mr. Fahim Mashroor**, Founder, Ajker Deal/Bdjobs.

**Moderator:** Mr. Syed Mamnun Quader, CEO, and MD, Southtech Group.

**Mr. Syed Mamnun Quader** starts the session by asking Ms. Maliha Quader about her agenda during the dire Covid-19 situation. He wonders if the government has a part to play in the smooth running of e-commerce.

**Ms. Maliha Quader** says they are covered in every aspect in terms of transportation, logistics, truck booking, etc., and they’re almost back to pre-Covid-19 levels, except food delivery, which slowed down drastically, but it is picking up the pace in recent times. Travel and ride-sharing are not doing too well, but she seems hopeful that it too will pick up the pace. Travel industry is globally hit, but recovery is in process and even ahead of time. She notes, Bangladesh’s e-commerce market being too small lacks protection and needs for government intervention to protect this industry.

**Mr. Fahim Mashroor** came up with some interesting insights about how Covid-19 came as a short term blessing and helped build up many online businesses, like Chaldal. Supply chain and logistics have been an issue. The internet connectivity is however causing barriers. Payment options, although growing, still is not sufficiently upgraded. Mr. Fahim says most definitely, the government can play a huge part, like providing storage solutions and more importantly, broadband has to be more available countrywide.

Regarding the challenges of Sheba XYZ, **Mr. Raihan Shamsi** says, that it was temporarily paralyzed. Due to lack of adaptation, we are far behind the other developing or developed countries although the country gone far ahead in terms of retail, health care, and education. Mr. Raihan notes, digital payment needs to be prioritized and agrees on the necessity of fortifying the infrastructure in order to establish a smooth running of e-commerce.

In connection with the concern on security of online payment of Chaldal, **Mr. Zia Ashraf** ensures that it is extremely secured and nowhere in the world provides so much security regarding online payment. No credit card information is stored and saved by the websites unless they are certified.

As the concluding remarks, **Mr. Syed Mamnun Quadir** notes that all the efforts that these people are putting in, will eventually be nullified if proper infrastructure and measures are not maintained. He thanks the speakers and hopes that customer and consumer rights would be more transparent to ensure trust.





### 3.6: WB-T&D: Webinar Brief on 'ICT & Data Security'

November 07, 2020

**Speakers:** **Mr. Mahtab Uddin Ahmed**, Managing Director & CEO, Robi Axiata Limited; **Mr. Shekar N. Rajashekar**, MD & Country Officer, Citibank N A; **Mr. Kaustav Gosh**, Vice Chairman, ADN Group; **Ms. Tina F Jabeen**, Managing Director, Startup Bangladesh; **Mr. Syed Almas Kabir**, President, BASIS.

**Moderator:** Mr. Syed Mamnun Quader, Managing Director & CEO, Southtech Group

In the introduction, **Mr. Syed Mamnun Quader** notes that ICT allows us to store data in unprecedented ways, and 90% of the data were generated during last two years. He elaborates the critical importance of the topic of discussion and puts forwards several concerns and questions to draw their views and comments.

**Mr. Mahtab Uddin Ahmed** shares that hackers hack passwords, personal information, and bank accounts. On an individual level the awareness is very poor, he thinks. Globally data is being misused for political gains. Social Media data is being manipulated to change the mind of people in terms of selecting a leader. The data is also being misused for personal or company benefits, he adds. Mr. Mahtab notes specific to telecom industry, the maximum data is collected by over the top players like Facebook, Google, and YouTube. There is hardly any control to establish or apply any regulation on the global players, which is also a challenge worldwide. All the stakeholders in the economy aren't rightly regulated for ensuring safety, he adds.

According to **Mr. Kaustav Gosh**, it is very important to address the issue of organizations being hacked. Due to Covid-19, a new reason for hacking has been added which is layoffs. Globally many people are losing their jobs and they have grudges against the companies. He warns if ethical hackers lose their job they can use their skills for cybercrimes.

**Mr. Shekar N. Rajashekar** notes that we need to put a lot of attention on cyber security as economic growth and digitalization are expanding. Half of the cyber crimes are happening due to human error and system glitches he believes. Sophistication in cyber crime is increasing as they are using artificial intelligence and machine learning. Personification of voice due to machine learning can also be a dangerous threat, he adds.

**Mr. Syed Almas Kabir** thinks that the digital security act has lots of shortcomings that do not cover consumer rights and data privacy. BASIS has already prepared a draft guideline for the data privacy for the consumers. Digital security doesn't address the financial front like credit card and debit card. Electronic records are admissible in the court but it conflicts with other laws like the penal code or the Evidence Act. These need to resolve very soon, he emphasizes.

**Ms. Tina F Jabeen** notes that although most of the startups suffered, grocery, logistics, and digital finance saw growth. Thousand of startups are on the verge of closing down. During this crisis, to adjust with Covid-19; and coming up with post Covid-19 ICT road map, fund startups bring transformational changes to the lives of our citizens, he adds.

### 3.7: WB-T&D: Webinar Brief on 'Realizing the Digital FDI Potential'

January 31, 2021

**Chair:** **Anis A. Khan**, Advisor to the Board, Tyser Risk Management Bangladesh.

**Moderator:** Mr. Shekhar N. Rajashekar, MD and Country Officer, Citibank Bangladesh.

**Speakers:** **Mr. Syed M Kamal**, Country Manager, MasterCard Bangladesh; **Mr. Kamal Quadir**, CEO, Bkash; **Ms. Suraiya Zannath**, Lead Financial Management Specialist, The World Bank; and **Dr. M. Masrur Reaz**, Chairman, Policy Exchange of Bangladesh.

Moderator of the event **Mr. Shekhar N. Rajashekar** starts the episode by putting forward a question to Mr. Syed M Kamal: what it takes for the country to be at the next level for FDIs? He draws attention of the speakers on several relevant issues including what about the life being completely on the phone in the long term for the next 4 to 5 years! How private multilateral institutions may contribute to bringing artificial intelligence? What are the probable solutions for the users accessing through digital platforms?


People of Bangladesh are highly efficient in technology **Mr. Syed M Kamal** believes. They are aware of the digital world. His suggestion is to focus on where the consumers shop and travel to find out what they use in everyday lives. Mr. Kamal shared good examples of the digital commerce industry of the country such as Bkash which gave rise to digital banking to make the lives of common people easier.

**Mr. Kamal Quadir** believes that digital economy is the output area for the country's development in the current situation. He suggests that Bangladesh should take help of emerging top logistic countries to develop its e-commerce condition. Mr. Quadir thinks students should get proper physics classes; and students should receive computer science training before they step into the digital world. He thinks the new digital world can encourage employment to many other freelancers who can showcase their talent in the appropriate field.

**Ms. Suraiya Zannath** believes that Covid-19 has opened up opportunities to focus on digital infrastructure, e-commerce, and technological services globally. Speaking about digital connectivity through internet and mobile access, she proudly shares what the government has achieved in recent years including education, healthcare, and e-agriculture sectors.

**Dr. M. Masrur Reaz** states that digital economy is a cobweb of all sectors which need to be brought together in one roof and there should be a public and private dialogue platform as well as a platform to collaborate with the global and international markets. He suggests, the government needs to make the digital climate investment more congenial, and it needs to ensure investor outreach through FDI, technology, and market access.

**Mr. Anis A. Khan**, Chair of the Session, suggests that the country can bring foreign resources who can bring artificial intelligence innovations. He adds on how the pandemic has given a push-start to digital banking. He shares his experience of feeling proud when he was at a conference in Boston few years back, where Bill Gates attended the same event, and in his speech he appreciated the concept of mobile banking in Bangladesh which is 'Bkash'.



# Segment- 4

## **WEBINAR BRIEFS (WB)**

### **Institutional & Community Leadership (I&L)**

## 4.1: WB-I&L: Webinar Brief on ‘Organizational Purpose and Values in the Context of Covid-19 Crisis’

April 20, 2020

**Speakers:** **Mr. Hassan O Rashid**, Managing Director, Prime Bank Limited; **Mr. Saad Jashim**, Head of HR, BAT Bangladesh; **Ms. Nishat N Hamid**, Director, ShaSha Denims Limited.

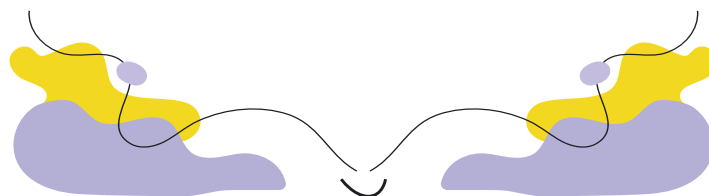
**Moderator:** Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

Introducing the speakers, **Mr. Najmus Ahmed Albab** puts forward a set of questions to the speakers: How the business organization/banks are responding to the Covid-19 crisis? How the key stakeholders like employees and clients should be treated in this unprecedented time? How to handle the situation if the crisis lasts longer?

**Mr. Saad Jasim** explains the devastating impact of the crisis and the unprecedented reactions throughout the globe. At the professional organizational level, crisis management team has been formed. The lesson for leadership in this crisis is that you have to embrace it, there is no way of avoiding it especially if you are in a senior position. We are trying to stand out in front and to deal with societal pressure. We are assuring our employees that they are safe, and our organization is beside them in this crisis moment. Regarding organizational values and principles, Mr. Saad says ‘we have been following our guidance principles for over 20 years now.... It is time to treat our people following empathetic approach.’

Regarding the organizational reactions and responses in this Covid-19 crisis, **Ms. Nishat N Hamid** elaborates the on-going implications of Covid-19 for the RMG and textile sectors and also compares the current challenges with that of the barriers confronted during the last global financial crisis back in 2008. ‘Based on the experiences of 2008 crisis, our organization is going to keep our operations small at this stage’, and adds ‘we reassure them that as long as this management is here, employees will be provided their salaries regardless of what happens with the production and everything else that is happening out there’. Ms. Nishat informs about her company’s very positive approach towards R&D and notes ‘we are a family, we have dealt with these issues before and we have done it together and we come out stronger’

Responding to the moderator’s question on the unprecedented uncertainty, **Mr. Hassan O Rashid** explains the immediate measures that have been undertaken by his organization in response to the lockdown. Considering the unique nature of the crisis, future initiatives would depend on the development based on the learnings, he opines. ‘Everyday has been a learning experience for us in terms of how we deal with it; we have to deal with our customers right’, Mr. Hassan says. It is time for encouraging digital platforms to draw positive outcomes. ICT is going to get big push and will be changing the banking world after this crisis, he opines.



## 4.2: WB-I&L: Webinar Brief on 'Community Building and Resilience'

April 22, 2020

**Speakers:** **Ms. Mubina Asaf**, Head of Legal and External Affairs, BAT Bangladesh; **Ms. Zara Mahbub**, Country Director & CEO, Kazi IT Centre Limited; **Mr. Masihul Huq Chowdhury**, Managing Director & CEO, Community Bank Bangladesh; and **Ms. Rumana Ahmed**, Head of Communications, GSK Bangladesh.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh

**Mr. Najmus Ahmed Albab** introduces the speakers and the topic, and puts forward the key issues and questions before the speakers: How leaders are looking into the perspective of the overall community throughout the pandemic? How the stakeholder and the community should be supported at this critical time?

**Ms. Mubina Asaf** says that it is imperative to remember the importance of community support and its development, not only as an organization but also individually. She takes a few minutes to explain her perspective on the overall concept of community development. She went on to emphasize the importance of emotional resilience to fight through these uncertain times. Ms. Asaf reminds the audience of BATB's decade-long CSR activities and notes 'Every crisis is an opportunity to serve'. She also mentions how necessary it is to step up and understand the necessity of farmers' smooth production and delivery as an agriculture-based organization.

According to **Ms. Rumana Ahmed**, it's all about getting out of the boundary of organization and bring them back to the ecosystem, and getting connected and moving on. She feels that the crisis has changed our perspective. She believes that we should all take a step back and acknowledge how the people around us are doing their part. According to her, every responsible organization should do its part in making health and hygiene care accessible for all who need it. Furthermore, Ms. Ahmed emphasized ensuring job security for all employees throughout the new normal.

**Mr. Masihul Huq Chowdhury** talked about how the police have played a wonderful role in safeguarding the lives of the citizens throughout the severe situations during the lockdown period. He emphasized how an incredible number of people are getting affected along with many members of the police task force as they did not get the luxury of wearing PPEs while in service.

According to **Ms. Zara Mahbub**, no one was ready for a pandemic of this magnitude. Ms. Mahbub feels that each individual should take initiatives to safeguard and health and safety of their internal communities which includes families, friends, and extended families which are dependent on them. She emphasizes how all of us took our existence for granted, and how all of us are now learning to manage every aspect of our lives simultaneously. She reflects on the importance of taking a step back, adjusting, and recalibrating in order to move forward with the hopes of reimagining tomorrow.

### 4.3: WB-I&L: Webinar Brief on ‘Leadership Competencies’

April 23, 2020

**Speakers:** **Mr. Mahtab Uddin Ahmed**, CEO and MD, Robi Axiata Limited; **Mr. Shehzad Munim**, CEO and MD, British American Tobacco; **Mr. Aameir Alihussain** MD, BSRM; and **Mr. M M Monirul Alam**, CEO and MD, Guardian Life Insurance Limited.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

**Mr. Najmus Ahmed Albab** introduced the speakers and requested the speakers to share their personal thoughts on the issue of leadership competencies. He also raised several issues to facilitate the discussion: What should be the leadership approach in the Covid-19 crisis? How the top leaders are managing their businesses in this complex situation? What are the potential areas of opportunities in the post-Covid-19 environment?

**Mr. Mahtab Uddin Ahmed** loves to start a day with positive thinking and mind, and always try to be positive. He supports carrying on without getting and creating panic even in a period of disruption like this crisis. In the current situation, collective efforts are needed to control the virus. It is important to focus on business continuity through which it is possible to serve customers effectively. He identifies potential areas of opportunities in the post-Covid-19 situations that include increased digital adaptability, increased demand for connectivity, and quality data. Negative news may affect confidence of the employees, and thus a leader can play a significant role in that particular organisation which guides them to not worry and assures all their problems are taken care of.

**Mr. M M Monirul Alam** points out two crucial areas in the context of the Covid-19 crisis: life insurance and medical insurance. Leadership must maintain strong communications with the key stakeholders. It is crucial in this unprecedented circumstance to take care of the customers and see who is going through what problems! This crisis has given an opportunity for innovation. It is important to focus on the company’s stuff, inspire them, and motivate them.

**Mr. Shehzad Munim** opines that though there was no preparation to handle this kind of crisis, however, professionals and leaders are trained with the disaster management and there are provisions for updating disaster management programs. It is important to cope and take hints from the experiences of other infected countries. One team has to focus on crisis management. It is time to explore different markets and communicate to know how they are tackling the situation. It is connectivity that really helps. The biggest thing about this is staying calm, he adds.

There must be short-term and long-term approaches to handle the current situation, **Mr. Aameir Alihussain** notes. A lot of rules are changing everywhere every day. In short term, it is essential to adjust to these changes. For the long term there certain plans, certain investments to be made, and in a capitalized industry like BSRM, a decision taken today takes years to materialize. He suggests, it is time to focus more on the short term problems and tackle the long term with time.

## 4.4: WB-I&L: Webinar Brief on ‘Leadership - Opportunities, Adaptation & Consolidation’

May 07, 2020

**Speakers:** **Prof. Md. Abdul Momen**, Director, Pride Group; **Mr. Selim R.F. Hussain**, Managing Director, BRAC Bank Limited; **Mr. Sheikh Mohammad Maroof**, Additional Managing Director, The City Bank Limited; **Mr. Golam Safwat Choudhury**, Head of Brands and Strategy, Planning, Insights, British American Tobacco Bangladesh.

**Moderators:** Me. K A M Majedur Rahman, CEO, AK Khan Group & Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

Moderators welcome the speakers, and **Mr. K A M Majedur Rahman** puts forward the background on the impact of pandemic at large and raises concerns on the impacts of Covid-19 on the different economic sectors including banking and finance. He draws speakers’ opinions on the issues related to the opportunities, adoption, and consolidation measures in the context of the Covid-19 situation.

**Prof Md. Abdul Monem** elaborates the initial responses of the Covid-19 by the universities, and says, initially online classes were not familiar or comfortable for everybody, nobody was sure about its effectiveness but to cope up with the situation it eventually needed to work out. There are several positive sides to going online, however, human touch lacked in education systems. Regarding economic implications, the export-import business faced a lot of problems like tremendous order cancellation. Practically, a lot of threats and opportunities were faced by the economy of the country, and it is important to focus on the opportunities more.

Regarding institutional responses, **Mr. Selim R. F. Hussain** describes the immediate measures undertaken by the Brac Bank in the form of addressing contamination risks, facilitating digital payments and services, and improving communication with the key stakeholders. This pandemic creates a lot of psychological stress, so creating a bond was important with other colleagues and employees, like asking about them in Whatsapp group, and any other digital platform to stay connected with them. Mr. Selim opines, in order to be successful in new normal, new strategies should be taken like opting for new ways of revenue generation such as digital banking.

According to **Mr. Golam Safwat Choudhury** BAT generates 70-80 crore tax daily that will be affected. It also has a wide network of people working like 24000 farmers and 1/1.2 million vendors, who will suffer. Their philosophy is to ensure that the poor people working with them always have better health, and other essential facilities to lead their life, he claims. Transportation and health facilities steps have been provided during pandemic. Several responses were remarkable. Factory engineer produced hand sanitizer, distributors proposed to give donation to poor sales representative, he informs.

Banking sector reshaped their business continuity planning and moved to digital service to provide customer support and smooth banking in this pandemic, says **Mr. Sheikh Mohammad Maroof**. Innovators need to find a new way to create trust for their product online that used to be offline. Mr. Maroof suggests that in this Covid-19 situation, the new entrepreneurs or garments owners need to prioritize the compactness in safety measures and income source of their employees and always look for new opportunities to expand the venture. Planning needs to be executed in real life keeping in mind the local solutions available, he adds.

## 4.5: WB-I&L: Webinar Brief on ‘Adapting to Changes and Balancing’

May 11, 2020

**Speakers:** **Ms. Zara Mahub**, Country Director & CEO, Kazi IT Center Limited; **Dr. Chowdhury Saima Ferdous**, Professor, Department of International Business, University of Dhaka; **Ms. Farah Zabeen**, Project Manager, Auctus, BAT Bangladesh; and **Ms. Sayeda Tahya Hossain**, HR Director, Perfetti Van Melle.

**Moderators:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh; and Ms. Mahzabin Ferdous, CEO, WEDO.

**Mr. Najmus Ahmed Albab** introduces the speakers and the topic, and **Ms. Mahzabin Ferdous** puts forwards the key issues and questions before the speakers: What about the professional journey during Covid-19? What are the common challenges associated with managing and adapting to the changes in the post Covid-19 situation?

Everything is on halt for the pandemic around the world, starts **Ms. Zara Mahub**. She adds, there is no option other than coping up with the new world and accepting the new normal. Ms. Mahub believes that learning on the go is always helpful. For women, it's a terrific opportunity to develop skills for the ICT sector, she adds. She encourages the female youth to aim higher and never give up on what may come in life. Ms. Mahub recommends reaching out to the success circle and asking for help. And she thinks people do help when asking for.

**Ms. Farah Zabeen** elaborates how this pandemic has made things tough for her and her company as a lot of employees dependent on the company in terms of transportation and safety. She also thinks that the pandemic has become positive in the sense people have become more conscious about their health and hygiene. She suggests, one should not give up when things don't go according to plan but rather learn even from failures to move on in life.

**Dr. Chowdhury Saima Ferdous** has been researching over the last few years about women leadership and she has learned that women are more resilient than men. She believes one should make use of the time of Covid-19 even if it is difficult and set some targets on what should be their next move. She is convinced, that, without technology, it would have been tough to cope up with all this. Regarding the challenges of women, Dr. Ferdous says, not all women are privileged to engrain knowledge from schools and colleges and then dream to start working. She thinks role models need to come out in front of the world and speak of women's prejudices that are occurring.

**Ms. Sayeda Tahya Hossain** explains the difficulty that her organization confronted during the initial blow of Covid-19. She thinks, by sharing information and sharing new ideas to carry out work with other employees has been beneficial for her. At the beginning of Ms. Hossain's career, she faced a lot of violence, but she never gave up because fortunately, she got some emotional support even in her workplace. She visions a ray of hope for the female youth if they are guided properly.



## 4.6: WB-I&L: Webinar Brief on ‘Communicate to Collaborate’

May 13, 2020

**Speakers:** **Ms. Zareen Mahmud Hosein** FCA, Partner, Snehasish Mahmud & Co; **Ms. Mehruba Reza**, Head of Women Banking Segment, Tara, BRAC Bank Limited; **Ms. Monalisa Shahreen Sushmita**, Deputy Commissioner of Taxes, NBR, GoB; **Ms. Afreen Huda**, HR Director, Bangladesh Sri Lanka, RB.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

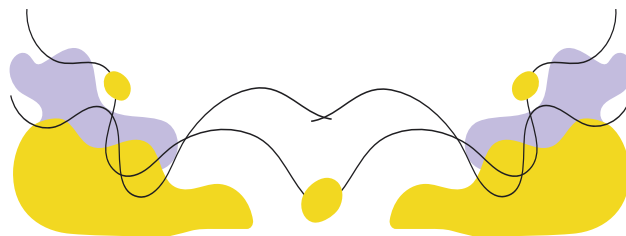
**Mr. Najmus Ahmed Albab** introduces the speakers and discusses the background of the relevant issues before drawing attention of the speakers for their opinions and views.

According to **Ms. Zareen Mahmud Hosein**, ‘communication and collaboration is a two-way street; to seek help, you need to help others too. Creativity cannot be one-sided in an organization, and with its stakeholder, everything needs to be discussed so that there is a common goal to thrive towards. Opening up communication channels is vital as this broadens networking skills, gaining knowledge of what is expected out of business for both employer and employee and all other stakeholders, she opines. She expresses satisfaction by mentioning that there has been an increasing number of platforms for women.

The challenging times of Covid-19 have brought about significant change, says **Ms. Monalisa Shahreen Sushmita**. However, looking at Bangladesh’s aspect, which previously did not use technology extensively as the means of communication, now has brought a great deal of digital communication around various sectors, which has proven to keep many of the businesses surviving this horrible time, she adds. The economy is going through a dynamic transition; we need to communicate and collaborate in every sector to be at par with such changes, she thinks. When communicating, it is vital to understand and interpret stakeholder psychology, she adds.

Regarding her approach of working, **Ms. Mehruba Reza** says that reaching out to every corner of the country to help women is our priority as we need to connect with various platforms, locally and internationally. We communicate with the branch to listen to what they say regarding their conversation with women customers and understand their demands, she notes. She believes that women are more likely to trust and be reliable to a banking network for the unforeseen future if they are comfortable with its run. The sense of logic and patience does a better trick in handling colleagues without the feeling of insecurity, she adds.

**Ms. Afreen Huda** suggests working in an emotional quotient and then communicate. She discusses how to adapt and embrace changes in communication and how every individual need to be dealt differently. Communication and building relationship on one’s own merit turns out to be more successful, she opines. Authenticity is admirable as the likeliness of people believing you increases as people in their subconscious minds ponder whether the person is genuine or just a storyteller, she adds. At HR, employees need to feel comfortable to come and talk about their problems as the custodian of the people, she thinks.



## 4.7: WB-I&L: Webinar Brief on ‘Leading from Within’

May 15, 2020

**Speakers:** **Ms. Rokia Afzal Rahman**, President, Bangladesh Federation of Women Entrepreneurs (BFWE); **Ms. Mubina Asaf**, Head of Legal and External Affairs, British American Tobacco Bangladesh; **Ms. Suraiya Zannath**, Lead Financial Management Specialist, The World Bank; **Ms. Tina F Jabeen**, Investment, and Policy Advisor, Start-up Bangladesh.

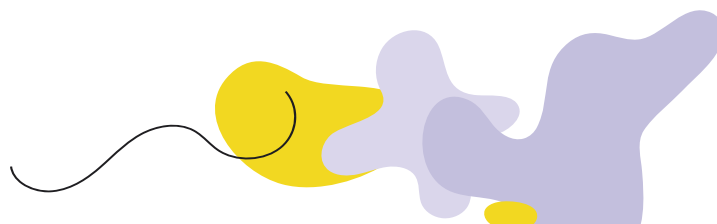
**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

**Ms. Tina F Jabeen** says that the exceptional values that have been taught growing up within families has been a drive to understand the need to do something good for others. Good teaching is engraved throughout our lives, and be excellent at whatever we do. Being compassionate and having empathy towards society is a great skill to have, she thinks. This teaches us to be better human beings and think before doing something as this will affect me and others around me. With privilege comes significant responsibilities to be a good human being for yourself, your family, and your community, she highlights.

According to **Ms. Mubina Asaf**, there comes a time where a person needs to analyze the opportunity cost of working or spend their time as a home-maker. As a woman, self-determination is crucial as we have to play a variety of roles in our lives, each of which requires a lot of time. She says, initially, we have to spend most of our everyday time on our career and cultivate our knowledge into the field we are in, to truly understand the philosophy of who we want to be. Women have come out of the mainstream line of work, and we can proudly say that we are making a difference and are being part of the change, she adds.

**Ms. Suraiya Zannath** talks about the vast gender inequality that she faced during her childhood and growing up with the passion of becoming a Chartered Accountant. She was persistent with what she wanted and finally got in. She suggests not to give up and elaborates that we as women have extraordinary will-power to overcome not only external challenges but also family constraints. Never compromise work-life balance, no matter how big part of a corporate body you are. Leaders have to show a work-life balance by maintaining family and society’s fundamental fabrics to carry themselves with respect and dignity, she emphasizes.

**Ms. Rokia Afzal Rahman** shares, when the pandemic hit Bangladesh, and the lockdown started, the first thing that came to her mind is the rickshaw pullers, carpenters, and construction workers. She started collecting funds, which later became a massive success as funds started pouring in, and it far exceeded the initial goal. Leadership has remained within the wealthy part of society and has glimpsed within the rural people who have shown tremendous empathy towards helping the others around them with whatever little they have, she observes. A word that truly defines the capability of a woman, that is ‘multi-tasking’. She compliments and appreciate the number of tasks that women have to do regularly.



## 4.8: WB-I&L: Webinar Brief on ‘Organizational Transformation’

July 12, 2020

**Speakers:** **Mr. Masud Khan**, Group Advisor, Crown Cement, and Chairman, Unilever Consumer Care Ltd; **Ms. Mubina Asaf**, Head of Legal and External Affairs, BAT Bangladesh; **Mr. Shams Zaman**, Head of Banking, Capital Markets, and Advisory, Citibank N A Bangladesh.

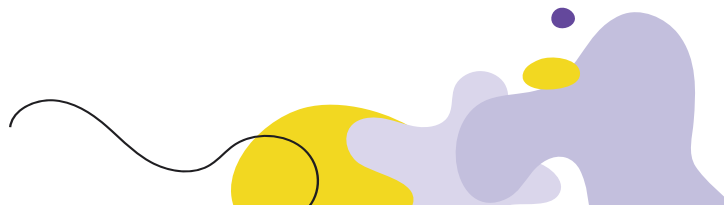
**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh

**Mr. Najmus Ahmed Albab** introduces the speakers and discusses the background of the topic. He draws opinions of the speakers on leadership qualities for organizational transformation in the context of the pandemic situation.

**Mr. Masud Khan** says leaders should have qualities such as sympathy, courage, decisions should take on long term views, motivate employees to engage, feel them ensured in jobs and they should be innovative to embrace new things. In this pandemic situation, embracing e-commerce is the most important task to do as we all are dependent on it. He highlights the importance of financial discipline in this Covid-19 situation and suggests embracing e-commerce. While answering the questions of audience about the stimulus package, he opines that if anyone feels sick or weak, he/she should immediately stop working and get tested. In this critical situation, it is important to retain employees for quick recovery and sustaining the situation. It is time for reflecting leadership qualities, he adds.

Adaptation and sustainability are important factors in this crisis situation, says **Mr. Shams Zaman**. Adapting new culture such as cost of social distancing, cost of digitalization, train members to work from home, more safety of office workers, develop more accountabilities, technical evolution, legal aspects in bank and most importantly protecting brand values are vital parts in current situation, he adds. While answering viewer’s question regarding leader 2021, he notes that the leader should acknowledge risk and should have the tendency to work on it.

**Ms. Mubina Asaf** suggests women stay calm, work from home, and support each other in this critical crisis period. She also suggests to trust own judgment and guts, seek feedback from others, embrace reset button, empower team, encourage workers and remove their fear of losing jobs, reset on reorganizing the setup. She emphasizes the need to be conscious, not anxious. We should try to draw positive learnings from the pandemic, she adds.



## 4.9: WB-I&L: Webinar Brief on ‘Strategy & Planning’

July 19, 2020

**Speakers:** **Mr. Aameir Alihussain**, Managing Director, BSRM; **Mr. Rajan Pillai**, CEO, Apex Footwear Ltd.; **Mr. Selim Barkat**, Country Manager Bangladesh, HBL - Habib Bank Limited.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh

**Mr. Najmus Ahmed Albab** introduces the speakers and the topic, and puts forward the key issues and questions before the speakers: What should be the ideal role plan for a transformative business model for the post-pandemic? What should be the business perspective on a 360-degree strategy making based on data business information? How can businesses make the best allocation of revenues and cost management through strategies? How can business continuity plans and financing be a great strategic model for 2021?

According to **Mr. Selim Barkat**, creating a transformative business model in the post-pandemic might require some trial and error as there is no playbook to help guide through this situation. The magnitude and severity of conducting business in the current scenario have substantially increased. The future business models need to suit the emerging consumer needs. We need to capitalize on the digitization trend and improve our supply chain model accordingly, he says. A SWOT analysis of organizations is needed to identify the correct approach as we move forward into the pandemic. A cashless approach can be helpful to improve the economy in this regard, he adds. Mr. Selim believes, Covid-19 is a transformative catalyst, and its impact and responses will shape the future of private organizations.

Regarding perspective on a 360-degree strategy, **Mr. Rajan Pillai** says that in retail companies, strategies need to be data-driven for survival. During this crisis, consumers prefer products that provide more value. Agility and adaptability need to be at the core of these strategies to quickly meet the customer demands, he notes. It is crucial to get a good idea of what consumers want as there is a huge change in tastes and preferences due to people wanting to live on a small budget and save money. Servicing customers satisfactorily will need to be at the center of the business’s ecosystem, he recommends.

**Mr. Aameir Alihussain** notes that a company naturally becomes a supply chain company after it has reached a certain scale. Challenges are now different for businesses because it’s no longer a matter of growth but more to do with sustainability. Companies need to start outsourcing jobs in the current situation as well as trying to stick to their originality. He thinks, it is about ways to change the current supply change for the best resource allocation. Planning and communication with all stakeholders are necessary to help a business survive. Above everything else, we need to prevent stagnancy and keep the business moving, he suggests. It is important for a company to have good talent management, as it might increase their chances of success, he believes.





**Segment- 5**  
**WEBINAR BRIEFS (WB)**  
**Women in Leadership (WinL)**

## 5.1: WB-WinL: Webinar Brief on 'Breaking the Barriers'

May 12, 2020

**Speakers:** **Ms. Zinnia Huq**, Head of Finance Controls and M&A, Unilever Bangladesh Ltd; **Ms. Shaila Rahman**, Head of Technology Transformation, Grameenphone; **Ms. Rumana Ahmed**, Head of Communications, Glaxo SmithKline Bangladesh; and **Ms. Sharmin Sultan**, Director HR, BRAC International.

**Moderators:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh; and Ms. Mahzabin Ferdous, CEO, WEDO.

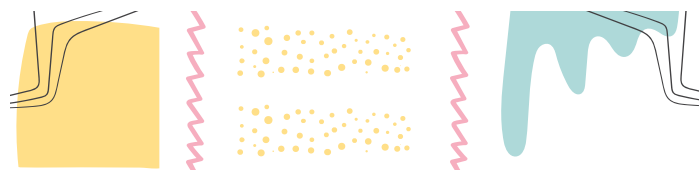
**Mr. Najmus Ahmed Albab** introduces the speakers and gave a briefing about the topic of discussion. He puts forward some remarks on the background of the discussion topic and corporates activities during Covid-19. Ms. Mahzabin Ferdous draws attention of the speakers by asking about their views on the societal and other barriers that they have broken during their journey and what that means for them today.

**Ms. Rumana Ahmed** shared her personal journey mentioning that she got full support from her parents and also in laws for pursuing her career. She grew up knowing she had to earn her own identity and achieve financial independence and she feels lucky to have been blessed with a peaceful work environment. But she also states the fact that not every woman is so lucky as her and still struggle to juggle between family and work life. About the strength, she thinks women are truly blessed by God to have the in-built emotional strength more than men.

School teacher was quite an inspiration for **Ms. Zinnia Huq** to create her own identity. Women in earlier times were not in managerial positions in their professional life, but more on an executive level so other women could never think of working under a female leader, she says. She believes that a woman should always ensure with their spouse about their work-life details before taking up a career especially career move change. She highlights the importance of planning for having a successful career.

**Ms. Shaila Rahman** belongs to a supportive family and she was privileged by being around women who worked. She knows head on about what she is doing and what others think shouldn't bother her mentally. Ms. Rahman believes in achieving anything regardless of how society portrays it. She speaks about the societal norm of judgmental thinking just because a woman is working till late hours and returns home late means she is not doing the right form of work. For woman, it is difficult to build a career of her own and there are some natural barriers from society, she opines.

**Ms. Sharmin Sultan** spoke about her profession as a journalist and how she has faced a lot of challenges in her life to come this far. Her father was her role model to be independent. Her parents were skeptical about her pursuing journalism as a career objective and this was during the early 1990s and late 1980s when not many women were known to be journalists. She suggests that a person should live alone at least once in their lifetime to experience the responsibilities and struggles they go through but it all sums up to a better outcome in their life and changes a person for good. She discourages women to give up on their careers especially when they want to start a family. Women have to learn to adapt to situations and challenges, she suggests.



## 5.2: WB-WinL: Webinar Brief on ‘Work/Life Balance’

July 5, 2020

**Speakers:** **Dr. Chowdhury Saima Ferdous**, Professor, University of Dhaka; **Ms. Samina D Amin**, SVP and HR Professional, BRAC Bank Limited; **Ms. Esrat Eva Karim**, Director and Founder, Amal Foundation.

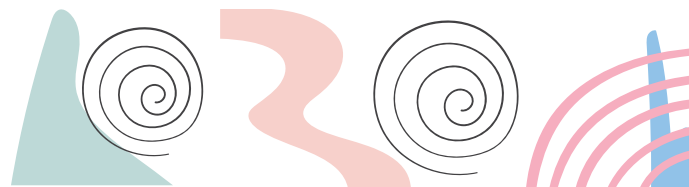
**Moderator:** Ms. Mahzabin Ferdous, CEO, WEDO.

**Ms. Mahzabin Ferdous** starts the session in a quite interesting way, by asking about the major problems that the new generation young girls face today in our society. She draws opinions and remarks of the speakers on mental and silent abuse of women in the workplaces; hardships and struggle that women face on their way to success; and the necessity of creating an inclusive society with the active participation of women.

Giving a glimpse of her journey, **Dr. Chowdhury Saima Ferdous** shares her insights on social taboos and barriers to women. People in this country have a preconceived notion that if women are financially independent then they become too self-centered and arrogant and they can't manage their household and family, she says. Dr. Saima suggests female youth of today keep moving on and not letting go of their will to dream big and to not get affected by anyone in society. She emphasizes the role of parents and claims that it is very important for them to bring up their child as a good human being and provide them proper learning. Regarding spread of social awareness on inclusiveness Dr. Saima suggests organizing workshops and trainings on topics related to self-development and leadership skill management targeting the youth. She also suggests that the problems should be categorized depending on the area, age, and profession of women.

**Ms. Samina D Amin** believes, the role of a woman is always unsaid or unspoken of, especially in the family and society. She gives multiple examples of how top organizations have been led by men and this has been evident not only in Bangladesh but on an international level too. She senses that women always fall behind no matter how much they sacrifice to reach the peak of their career and whatever position they hold in the company they work for. Ms. Samina adds, the children should be brought up in a friendly environment where they can communicate freely with their parents at home. However, parents may also have positive as well as negative influences, she adds.

**Ms. Esrat Eva Karim** firmly agrees that the typical mindset of society about the gender inequality exists even now. She notes, alongside women sometimes even men do get discriminated like, society keeps burdening the man to earn and gives other societal pressure on how much he should earn. Regarding mode of communication with female students/entrepreneurs of the district and rural levels, Ms. Eve suggests that it is important to focus on what service/ channel will be effective to communicate and if one goes minutely into segregated groups then lot more hindrance can possibly arise since people from different groups of people carry different mindset. So she asks for being prepared with local authorities and law enforcement before proceeding to rural and district level areas.



### 5.3: WB-WinL: Webinar Brief on ‘Breaking the Barriers’

July 12, 2020

**Speakers:** **Ms. Tamanna Rabbani**, Country Manager, Finexo; **Barrister Sarwat Siraj**, Executive chairperson, Bangladesh Cancer Aid Trust; **Ms. Runi Rahman**, Channel Development and Sales Strategy, BSRM; and **Ms. Shwapna Bhowmick**, Country Head, Marks & Spencer, Bangladesh

**Moderator:** Ms. Mahzabin Ferdous, CEO, WEDO.

**Ms. Mahzabin Ferdous** puts forward the context and says, in difficult situations women have found their ways to be innovative and come up with plausible solutions to problems thrown at them. During this pandemic, women leaders worldwide have made headlines about how they led their nations into battling this crisis and came about victorious. However, there is a vast majority in their nutshell where they are constantly fighting with a ‘glass’ barrier that they have inside them and the society. Ms. Mahzabin wishes the speakers to narrate their success stories and the battles that they confronted being a woman in this society.

**Ms. Runi Rahman** shares her experiences of struggle in her professional life from the very first day. “Seeing a female face was like breaking the norms, and whenever I presented my ideas, it was evident that I was not relied upon. As I had no sales background, apprehension from employees and employers was inevitable. From there on, I decided to take the matter into my own hands and go to its roots. I visited my sales personnel and markets to take their perspective towards value addition. This enriched my knowledge capacity and thereby taking the first step towards breaking ‘glass’ barrier.” She suggests for developing analytical ability, ensuring supportive family; and engaging training for successful professional career.

**Barrister Sarwat Siraj** mentions, that the time allocated in a women’s life for law profession is perceived as breaking societal norms as she does not fulfil her family duties. However, as time goes by, a handful of women can now be seen in the arena gaining respect. It means the situation is changing. Keeping a pessimistic mind and not adapting to the environment will discourage other women, she notes. She believes, lack of self-confidence is one of the most significant ‘glass’ barriers, and the minute we start questioning our capability, we find ourselves losing. She emphasizes improving language skills, public speaking, networking, and work ethics as success factors.

**Ms. Shwapna Bhowmick** says RMG has the accountability of a huge women’s fraternity. Gaining inspiration is comfortable with leading women that may guide and create the confidence to break the ‘glass’ barrier. Both genders have the same ability to deliver and support. He observes RMG advanced in terms of green investment and modern equipment, but when looking at gender diversity, we are still narrow-minded. It is important how we can train these women to further promote their involvement. He suggests greater collaborations, industry-specific sessions, and addressing rural areas to support women.

**Ms. Tamanna Rabbani** broke stereotypical grounds back in 1986 by modeling and then worked for a foreign airline and also worked as a school-teacher. As an entrepreneur, she was often undermined. During the pandemic, the first industry to free-fall was travel and tourism. Despite that, she was not demoralized as she was persistent at replying back. It is really inspiring that increasing number of women go to the workplace in the country for better and dignified living, she notes. This inner strength built within these women is their strong leadership qualities that deserve due respect and appreciation.



## 5.4: WB-WinL: Webinar Brief on ‘Persona Matters’

July 19, 2020

**Speakers:** **Ms. Sonia Bashir Kabir**, Founder, SBK Tech Ventures and SBK Foundation; **Ms. Sabrina Shaheed**, Principal, Sir John Wilson School; **Ms. Mubina Asaf**, Head of Legal and External Affairs, British American Tobacco Bangladesh.

**Moderator:** Ms. Mahzabin Ferdous, CEO, WEDO.

As women, it is formulated within us to be a certain way. From childhood, we have been taught to be mindful of our surroundings, body language, communication, and emotions. Although this teaching is required, we often forget how this adversely affects us in pretty straight-forward ways, but we choose not to see it that way, states the moderator **Ms. Mahzabin Ferdous**. She draws attention of the speakers to the essence of communication, how to handle sensitivity and how to acquire a competitive spirit?

According to **Ms. Sonia Bashir Kabir**, the word ‘lead’ is not an appropriate term in her dictionary. She believes that teamwork is essential and being an alone winner does not make superior knowledge. To take matters into your own hands and listen to others is a tremendous quality that most people lack as they want to do everything on their terms. Being physically and mentally stable plays a vital role in this as it helps to keep a sense of trust and openness in your team. Emotional intelligence and acquiring soft skills help understand human psychology better. She suggests building confidence within girls by exposing them to the workplace and other challenges that are also changing in this moving world.

**Ms. Sabrina Shaheed** thinks, being introverted necessarily doesn’t imply a bad quality. It’s more of a norm that girls have in themselves that needs time to break out of. Building communicative skills are vital as your voice is the key to your confidence. Her career has helped break out of her nutshell through proper communication, she informs. Keeping up with social norms has always been a duty of women; however, dealing with it the right way and handling the exposure methodically would be prosperous. She wishes women to be tough to take challenges. Mental toughness comes from mental stability and sensibility to take opinions and utilize them wherever needed, she adds.

**Ms. Mubina Asaf** notes, failure is not a weakness. Every success story has its trial and error behind it. We have to work with the problems at hand and find plausible solutions for them, bearing in mind that there might be some problems that we might have to live with, and having a healthy attitude towards that is of utmost importance. Women often step back because they are not self-confident enough when it comes to managing so many emotions simultaneously. We have to trust the process and tackle the barriers. Stepping out of the comfort zone and being imperfect is sometimes the way to unravel new possibilities that were not known as we keep our imaginations to a limit. She suggests, girls need to be very mindful of their legal rights, and the varied types of harassment. A level of freedom and responsibility should be given to the women, which will educate them between right and wrong and build better versions of themselves, she believes.



The background features several abstract, hand-painted brushstrokes in various shades of blue. A large, light blue, irregular shape is on the left side. On the right, there are several vertical strokes of varying lengths and thicknesses, ranging from light to dark blue. The overall aesthetic is clean and modern.

**Segment- 6**  
**WEBINAR BRIEFS (WB)**  
**Education & Consolidation (E&C)**

## 6.1: WB-E & C: Webinar Brief on 'FDI Driving Value Added Agriculture Processing and Exports January 31, 2021

**Chair:** **Anis A. Khan**, Advisor to the Board, Tyser Risk Management Bangladesh.

**Moderator:** Mr. Shekhar N. Rajashekaran, MD and Country Officer, Citibank Bangladesh.

**Speakers:** His Excellency **Mr. Harry Verweij**, The Ambassador of the Netherlands to Bangladesh; **Mr. Kedar Lele**, Chairman and Managing Director, Unilever Bangladesh Limited; **Mr. Shehzad Munim**, British American Tobacco Bangladesh; **Dr. M. Masrur Reaz**, Chairman, Policy Exchange of Bangladesh; **Mr. Syed Ershad Ahmed**, Managing Director, Expeditors Limited.

The session talks started with **Mr. Shekar N. Rajashekaran**, who asks Mr. Shehzad Munim about the requirement for the farmers to increase the value in the country's agriculture sector. He also raises issues and draws attention of the speakers for their opinions including the measures that can be taken to sustain the export industry and compliance with the safety standards; the types of technology that should be applied to export and agriculture.

**Mr. Shehzad Munim** believes that the agriculture sector improved however farmers do not get due prices. Ensuring compliance is necessary. He suggests, perishable goods should be converted to processed goods. Regarding technology application, Mr. Munim says that the right kind of mechanization should be applied and the government should provide adequate support. He suggests to address barriers like insufficient space and airport infrastructure.

**Mr. Kedar Lele** addresses the issues that become hindrances for Bangladesh to reach out to foreign investors and international buyers which includes cold storage unavailability, product wastage, and unavailability of finance. For drawing FDIs, Bangladesh has to take care of the infrastructure so that there is sufficient space for the cargo products, and also the farming methods in the agro sector needs to be improved that match with the international safety standards.

**Mr. Syed Ershad Ahmed** believes that joint venture companies and FDI providers can give aid to Bangladesh to achieve more input in the export industry. Proper packaging and timely transportation of the commodities are important. He speaks about the country's chance of merging with countries like China, Myanmar, Bhutan, and Nepal for growing supply chain. He suggests, there should be incentive from the government for the private sector firms to setup cold storage.

**Mr. Harry Verweij** mentions how Bangladesh is known as the topmost country for manufacturing fish and the garments industry which has been on a boom until the pandemic of course hit worldwide. Mr. Verweij adds on strengthening the value chain and suggests more diversity in the agro industry so that it bridges connections of Bangladesh with the international markets.

**Dr. M Masrur Reaz** mentions if surplus management is not done right then the sector cannot function and move towards high processing agro. The tariff should be decreased, and the gap in access to financing should be addressed. There is absence of proper market information and branding issues in the agro-industry that needs to be worked upon. There should be proper investment policies, he believes.

**Mr. Anis A. Khan** suggests certain solutions which include food safety assurance, innovative farming machinery equipment. He also mentions the necessity of setting up commodity exchange and building compliances for agricultural development and promoting exports.

## 6.2: WB-E & C: Webinar Brief on 'Investment & Industries'

May 04, 2020

**Speakers:** **Mr. Naser Ezaz Bijoy**, Chief Executive Officer, Standard Chartered Bangladesh; **Barrister Nihad Kabir**, President, Metropolitan Chamber of Commerce & Industry, Dhaka; **Mr. Masud Khan**, Group Advisor, Crown Cement & Chairman, GSK; **Mr. Asif Ibrahim**, Chairman, Chittagong Stock Exchange & Vice Chairman, Newage Group of Companies.

**Moderator:** Mr. K A M Majedur Rahman, CEO, A K Khan Group.

**Mr. K A M Majedur Rahman** starts by stating how the current pandemic has left us with two options; maintaining the status quo and creating new opportunities. He draws attention of the speakers on utilizing this scenario and creates new opportunities while preserving the masses. He puts forward several questions: How can South Asia progress during the current situation from the viewpoint of investors? What can we do for the proper allocation of resources to the relevant sectors? What steps can we take to protect our economy and organization from a financial crash? How can we work collaboratively to execute long-term financing in our country?

**Barrister Nihad Kabir** says that the shortcomings of the governance are visible in the face of crisis as seen currently. The health sector is deficient in sufficient allotment and there are deficiencies. Simply investing is not enough if we do not allocate it wisely, she adds. Barrister Nihad highlights the long term financing needs to support industries of all scales with loans at low interest. She also emphasized the need to have waivers on as many forms of tax as possible and concentrate on sustaining businesses over retaining a profit.

**Mr. Naser Ezaz Bijoy** highlights the need to control the breakout of the pandemic within the country for the best outcome. Substantial investment is required in the health sector by public, private, and PPP organizations, he opines. Furthermore, heavy investment is necessary for the technological aspects of the banking sector as well as logistics. It is time to make funds available and ensure liquidity stream to initiate long-term financing towards industries, he adds.

According to **Mr. Asif Ibrahim**, traditional manufacturing processes are not enough and we need to focus on alternative methods to accelerate the production in health sectors. Technological expertise is necessary to contribute to this step. He emphasized the need to take steps to sustain the export and remittance sector while allocating the resources to strengthen domestic economy. The national budget needs to be allocated more to productive sectors instead of unwanted public expenses, he says.

Our priority is to control the virus and take help from international sources, says **Mr. Masud Khan**. Resources need to be allocated to accelerate the production process of rapid testing kits. It is crucial now to strengthen consumers and households through stimulus packages, he opines. An expansionary budget needs to be made to sustain the economy. Taxes need to be reduced and vulnerable groups need to be protected, he adds.



## 6.3: WB-E & C: Webinar Brief on ‘Capacity Building and Growth’

May 14, 2020

**Speakers:** **Ms. Sabrina Shaheed**, Principal, Sir John Wilson School; **Ms. Monzula Morshed**, Chief Human Resources & Administration Officer of Banglalink; **Ms. Maria Huq**, Director of Human Resource and Learning, BRAC; and **Ms. Samina D. Amin**, SVP and HR Professional, BRAC Bank Limited.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh; and Ms. Mahzabin Ferdous, CEO, WEDO.

**Mr. Najmus Ahmed Albab** introduces the speakers and discusses the background of the discussion topic. Ms. Mahzabin Ferdous draws attention of the speakers by asking a few questions: How capacity building is important and what steps are being taken in the schools towards that? How to overcome the gap for soft skills in the near future to enter the work field? How to maintain the balance of employment between the job-hoppers, those who are good students but keep switching their jobs for better options?

**Ms. Sabrina Shaheed** believes intelligence is something that is in-built and cannot be taught by anyone. Integrity is very relevant for an individual to achieve something in life and if they don't have the purpose while they learn something then there's no point in doing it. Adaptability and having the attitude to attempt learning something new all the time should be present in the students. She mentions about the fresh graduates who need proper training about the professional life and they should be given soft skills training where they can prepare themselves for presentations and other tasks. Ms. Shaheed suggests implementing extra-curricular activities in schools.

Speaking about Mr. Fazle Hasan Abed, **Ms. Samina D. Amin** explains how he set a great example of his behavior and attitude in the workplace towards his employees and his set of values. She believes HR is such a work field that one has to be open-minded and not rigid. Being acceptable to a lot of things according to the professional environment is necessary. She elaborates by saying everything cannot be taught in school and university life for a person and rather knowledge can be adapted along the way with time and experience to enter the work life.

**Ms. Maria Huq** proudly speaks about the dedication of the 90,000 people in the BRAC workforce because they have been working relentlessly even during the pandemic. Having worked with BRAC for a long time, Ms. Huq says she holds pride to be part of this organization and shares the commitment of her team and other employees by adding, in these testing times of Covid-19 it's an eye opener for them to properly see who are truly loyal to work for the company.

**Ms. Monzula Morshed** explains the difference between several generations of people. And she points out the issues of the new generation employees which she terms as 'millennials and the old generation as 'generation X'. She talks about their different mindsets and perspective of life and career because of which the fresh graduates can't focus on one job and they tend to switch to better options. She says it's important to treat them according to their new digital mindset. A combination of the new employees and the former ones bring a good blend in the workplace, she opines.

## 6.4: WB-E & C: Webinar Brief on 'Industry Scopes and Roles in the New Era'

May 19, 2020

**Speakers:** **Mr. Syed Almas Kabir**, President, Bangladesh Association of Software and Information Services, BASIS; **Mr. Saad Jashim**, Head of HR, BAT Bangladesh; **Mr. Adil Islam**, Country Head, Bank Alfalah Limited; **Mr. Sayem Haq**, Managing Director, Lighthouse Bangladesh.

**Moderator:** Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

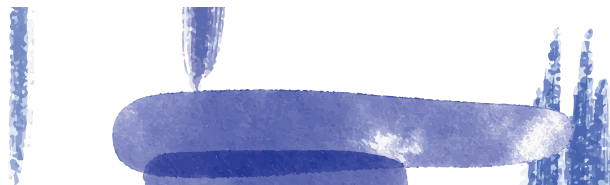
**Mr. Najmus Ahmed Albab** introduces the panel and mentions the toll taken on the Bangladeshi people and economy due to Covid-19. Mr. Najmus Ahmed asks the panel members how the pandemic may affect the youth and younger professionals who are seeking or are in jobs!

**Mr. Saad Jashim** answers Mr. Najmus Ahmed's question by stating the changes the current crisis really brings around our way. He mentions that no one has expected these changes to come about so quickly and this requires everyone in the workforce to adapt just as fast.

**Mr. Adil Islam** begins by addressing the need for food, pharmaceuticals, and these sort of items in Bangladesh and also mentions its large consumer base for such products. He believes that in situations like this people need to have a 'can-do' attitude and mindset. Skill sets are acquirable while mindsets require experience and determination. He views faith, self-belief, and perseverance to be as important as skill sets (if not more) of workers and citizens of Bangladesh.

**Mr. Sayem Haq** recognizes the hospital and healthcare industries to be under a lot of pressure from this situation. He noticed and understood that many companies can adapt to any change that Covid-19 brings about. He obtained information from many company directors that they can scale back in ways that would not necessarily or directly harm employees. For example, by conducting meetings online rather than using the office space or etc. He believes that companies can adapt to changes with a positive mindset that will not have any negative spillover effects on any internal or external stakeholders.

**Mr. Syed Almas Kabir** believes that the country will not only have to make preparations to take on Covid-19 but also be ready for the fourth industrial revolution. He believes the youth should anticipate the changes that are about to come and improve their skillsets accordingly so that they can cope and adapt. He gives an idea about how blockchains or the internet can help Bangladesh not only during the pandemic but in the future, regardless of whether or not the country is facing a problem or not. He understands the move from physical interaction for meetings and discussions online. He believes that this habit will continue even when the lockdown is not there and that there is no particular date when people can say Covid-19 is 'over'.



## 6.5: WB-E & C: Webinar Brief on ‘Balancing Life and Livelihood’

July 09, 2020

**Speakers:** **Mr. Shehzad Munim**, Managing Director, British American Tobacco Bangladesh; **Mr. Asif Iqbal**, Deputy Managing Director, Meghna Group of Industries; **Mr. Ali Reza Iftekhar**, Managing Director & CEO, Eastern Bank Limited, **Mr. Imran Rahman**, Dean, ULAB School of Business.

**Moderators:** Mr. Masihul Huq Chowdhury, Managing Director & CEO, Community Bank Bangladesh Limited; and Mr. Najmus Ahmed Albab, CEO, Lighthouse Bangladesh.

Introducing the speakers, **Mr. Najmus Ahmed Albab** explains the topic of the event. Welcoming the viewers, **Mr. Masihul Huq Chowdhury** discusses how the Community Bank is supporting Bangladesh’s police force and its role in fighting Covid-19. Moderators draw attention of the speakers to the strategy of reopening the economy; implications of Covid-19 for the root level population; and the concerns of balancing life and livelihood.

**Mr. Imran Rahman** begins by mentioning the case for reopening the economy that can be looked at in two ways, economic concerns, and concerns of the citizens. He argues, ‘Life vs Livelihood’ in Bangladesh is very weak as sacrificing livelihood in this country automatically means sacrificing lives as well. Mr. Imran opines that the country should have a scheme as to how it will reopen with appropriate contingency plans.

**Mr. Ali Reza Iftekhar** believes reopening the economy at this stage can be a way to ‘restart’ without opening everything altogether. He too has a perspective that sectors with low risk and high importance should be opened as they adjust to this ‘restart’. He says that we cannot afford to lose so many lives and is a strong supporter of life over livelihood. Mr. Ali Reza hopes that the country is very careful that agriculture is not hampered in any way because it could lead to a disaster.

**Mr. Asif Iqbal** says that for a supplier of fast-moving consumer goods his company had to prioritize livelihood over life. This was done in order to prevent the country from facing a problem of food scarcity. He concludes by saying he is a supporter of livelihood over life in his case as our livelihood must go on and we must keep open to ensure continuous supply of necessary commodities for survival.

**Mr. Shehzad Munim** wants his company to follow the best practices known to them for their lives. For livelihood, anyone associated with BATB would not go back empty-handed he adds. He believes in a customized plan that should be designed solely for Bangladesh’s economy and its citizens that would help bring about a proper balance between life and livelihood and would minimize costs faced in both areas. Mr. Munim wants the country to pay attention and notice which industries can upscale quickly and help the economy. He hopes, however, that farmers get a fair price to give back to the economy and move the wheels of the economy.



## 6.6: WB-E & C: Webinar Brief on 'Education and Health'

October 17, 2020

**Speakers:** **Professor Imran Rahman**, Dean, Faculty of Business, ULAB; **Ms. Sabrina Shaheed**, Principal, Sir John Wilson School; **Dr. Rumana Huq**, Department of Economics, University of Dhaka; **Mr. Raihan Shamsi**, Chairman & CEO of DevoTech; and **Mr. Sajid Rahman**, Founder & CEO, Digital Healthcare Solutions.

**Moderator:** Mr. Syed Mamnun Quader, CEO, and MD, Southtech Group.

Introducing the topic, **Mr. Syed Mamnun Quader** draws attention of the speakers on the issue of transitioning into digital learning in the context of Covid-19. He further puts forward several questions: What is the role of educationists to expedite the process of digitization? How IT companies can collaborate with educational institutions to allow students to be more competitive in the world market? How to ensure effective healthcare in the new normal?

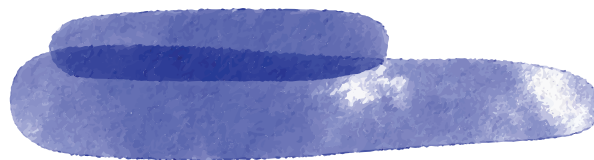
**Professor Imran Rahman** thinks they were slightly better prepared than others. The faculties focused on what students require and did a proper google survey on this. Some students didn't have sufficient tools for the online class so they had to provide easy access. Prof. Rahman suggests bringing in teachers from abroad to train the local teachers of schools and universities when it comes to online learning. Teachers have to rescale themselves for the future, he adds.

**Prof. Rumana Huque** suggests the university needs to link up with international experts to learn about how to cope up with the new normal. She believes people should invest more in research and innovation and educationists have to be more inclusive towards all students. Regarding healthcare, Prof. Huque says, finding out individual-level data for each patient is crucial to further diagnose them via digital communication.

Teachers were puzzled to adapt to the new changes as well as students firstly, notes **Ms. Sabrina Shaheed**. Everybody is trying to implement new things like presentations, etc. which is a positive outcome even during the pandemic. Different organizations coming up with innovative ideas to help out in this new normal digital world, she says.

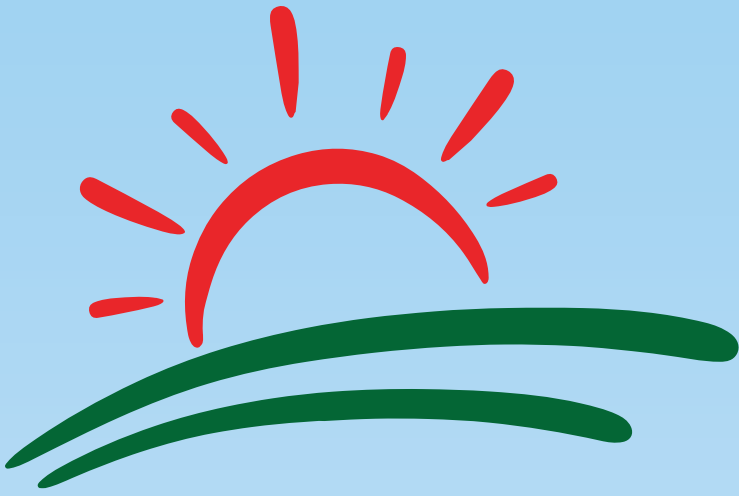
According to **Mr. Raihan Shamsi**, in online education, the challenge is more about the insufficiency of digital content for teaching. The infrastructure isn't good enough he says, and lot more strategic planning and investment are needed for digital learning. He says, if health and education are focused on by the government then these two can be great assets for the nation.

**Mr. Sajid Rahman** mentions companies overseas that are hiring only Harvard or MIT graduates and he suggests for Bangladesh to take directions from Google and they can collaborate with the top universities and then train students so that those students can utilize their talent and knowledge in this country and be the next generation hope for innovation in technology and education in near future. He says digital healthcare service facilitates benefit that needs proper strategic and funding support from the government.



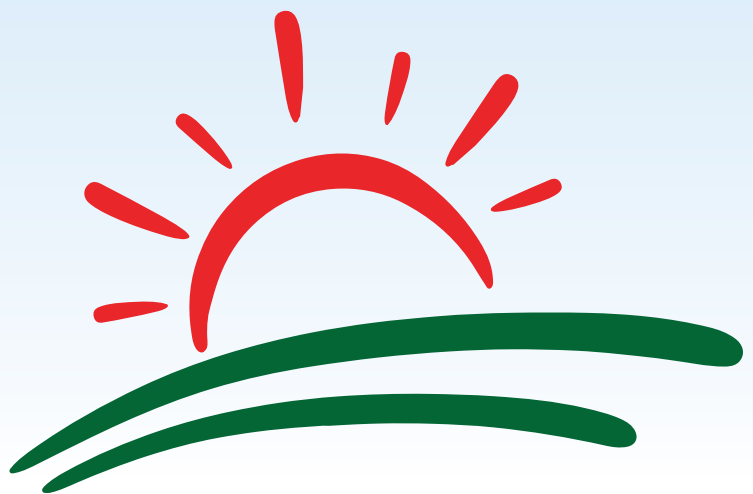






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our journey during 2020 to 2021





## Aameir Alihussain

Managing Director, BSRM

Mr. Alihussain is an innovator of the steel industry in Bangladesh and he is well known for introducing modern management methods in the company and embedding a team spirit to excel in the industry. He aims to set high industry standards for the performance of the company by being consistent with the economic growth of the company. Through ensuring quality and customer satisfaction he has successfully achieved milestones in the industry.

## Abdullah Hil Rakib

Managing Director, TEAM Group

Mr. Rakib is a prominent businessman with Leadership, Strategic Planning and Business Development being his forte. He was the Director of Bangladesh Garment Manufacturers and Exporters Association (BGMEA) before joining TEAM Group. He adapted with the crisis due to COVID -19 by holistically connecting the manufacturing unit remotely through training the workforce to adopt with digitization. He is actively working on empowering the local workforce to build the capability of working abroad.



## Abrar A Anwar

Managing Director & CEO, SCB Malaysia

Mr. Anwar, an avid banker, has close to 30 years of experience in corporate and investment banking and his career has brought him to countries such as India, the UK and Bangladesh. He has achieved many successes including setting up the first “Syndication and Structured Finance” business in Bangladesh along with the successful closure of milestone transactions in the energy and power, infrastructure, telecom, aviation, domestic and export-oriented industries. Mr. Anwar is an instrumental figure in implementing the Bank’s business strategies and overall corporate governance in Malaysia.

## Abu Raihan Bhuiyan Albarune

Head of Supply Chain, Meena Bazar & Meena Click

Mr. Albarune is the trailblazer of the Supply Chain Industry and he has some unique skills in this area and the way he works is prolific. It is amazing how he implements the modern tools and techniques as well as practical knowledge of the supply chain management applied in both Bangladesh and abroad. Holding experience of almost 20 years in the Supply Chain Management, he has worked with mostly multinationals such as Berger, Lafarge, Novartis, etc and Mr. Albarune knows how to drive his team spirit strategically through enabling environment and change management. He is currently running as the Head of Supply Chain & Planning of Gemcon Food & Agricultural Products Ltd.



## Adil Islam

Country Head, Bank Alfalah Ltd.

Mr. Islam has a combination of front line business development, relationship management and leadership skills, along with risk management and governance capabilities. The commercial acumen along with governance understanding, allows him to lead an organization for sustainable business growth. He has extensive experience in driving business, establishing effective risk-controlled business regimes and spearheading lasting business transformation. Mr. Islam is well experienced in the front line by leading Commercial and Corporate Banking, Transaction Banking and Trade Finance businesses. He has also lead and managed Risk functions in Country and at a Regional level.



## Afreen Huda

HR, Director, Bangladesh and Sri Lanka Reckitt Benckiser

Being a cancer survivor Ms. Huda has been a fighter, who has achieved the loftiest ranks in her career. She has been associated in the HR field for some time so she has thorough understanding and appreciation of HR Transformation and Communication and the role they play in an organization's success. Her career spans across diverse industries, serving flagship organizations like BRAC, Unilever, Standard Chartered Bank, and Robi Axiata Limited. Her passion to connect with the human mind and leverage EQ, helps her to bring out the potential in employees and positively contribute to the organizations' culture management.



## Ali Reza Iftekhar

Managing Director & CEO, Eastern Bank Ltd.

Mr. Iftekhar is a visionary banker and a dynamic corporate leader and a promoter of sustainable development. He has immensely contributed in transforming the organization into the most valuable financial brand in the country. He is well known for holding innumerable prestigious awards for his banking and business skills. He is one of the co-authors of Core Risk Management of the central bank of Bangladesh and has conducted several training programs on Credit and Risk Analysis for EBL and other organizations.



## Amer Yusuf

Managing Director, Papertech Industries Limited

Despite having a family business in the jute industry, Mr. Yusuf has been exemplary as a corporate youth icon, who holds a view of creating sustainable business organizations, and yet holds a humble personality and he is well known for establishing Papertech Industries as a brand in Bangladesh. Papertech is now one of the topmost leading paper manufacturers of Bangladesh and though they started small, the company is expanding its market in the country. His company is popular for introducing fine quality paper. His future plan is to double the company's production capacity and explore in other papers like craft liner, media and art paper.





## Asadul H Sufyani

COO, Bengal Cement

Excelling the construction industry Mr. Sufyani has introduced Bengal Cement as the top brand with a widespread marketing communication policy. His mission is to fortify the purposes by furnishing with local communities and the nation through building. On behalf of his organization, he is also involved in the making of the country's first super specialty hospital which will offer the largest medical service system in Bangladesh, worth around US\$63 million.

## Asif Ibrahim

Chairman CSE, Vice Chairman, Newage Group

Mr. Ibrahim is well known for being an all-rounder and a multi-talented business achiever as he represents multiple boards in the corporate sector, and besides that he is also responsible for the garments sector projects. He is now currently the vice-chairman of Newage Group of Industries, a business house involved mainly in manufacturing and exporting ready-made garments, textiles and plastic products.



## Asif Iqbal

Deputy Managing Director, MGI

Mr. Iqbal is a leading corporate icon, an amazing strategic planner in the corporate world and a great musician. He believes in innovation and the company focuses on the consumer market keeping their needs and wants in mind. His goal is to improve the skill level of the youth so that it can be used to employ them internationally. That is the vision he possesses and the challenge is to transform it into a marketing institute.

## Asif Mahmood

Founder Chairman of ADN Group

Asif Mahmood has been contributing immensely to the global telecommunication scenario for last 30 years. His efforts to bring transformation in the telecom sector have made the way for global technology giants like SingTel, TATA, Orange, Cisco Systems, Sun Microsystems and Oracle Corporation, in the country. the founder and Chairman of ADN Telecom Limited is an optimistic tech personality and a successful entrepreneur and visionary leader in the field of IT and the Telecommunication sector. Besides being the founder members of the Wireless Internet Broadband Association (WIBA) & Bangladesh Association of Call Center & Outsourcing (BACCO).

Mr. Asif Mahmood holds a B.Sc. in Engineering from the National Institute of Technology (NIT), Durgapur, India.



## Christabel Randolph

Director, Legal & Corporate Affairs, Marico Bangladesh Ltd.

Known to being passionate and knowledgeable about the various areas of the business industry, Ms. Randolph is exemplary in terms of handling the Legal & External affairs in the law firm. She is also a consultant to international development organizations and senior leadership at blue-chip multinationals. Her personal commitment is to educate underprivileged children through the school of hope. She is not only an astounding team player but possesses the ability to resolve critical things in the most simplified manner.



## Dr. Chowdhury Saima Ferdous

Professor, Dpt. of International Business, Faculty of Business Studies, DU

Ms. Ferdous is an aspiring and empowering youth leader amongst the woman in her country who stands against all odds and has broken all the stereotypical barriers in her life to reach where she is now. She has collaborated with the female leaders and entrepreneurs of our society and is striving to improve the status of women in society by presenting her research on women's suffering and the traumas and hurdles they have to face in society and the mainstream women related issues so that it is brought upon focus worldwide. She has received the honor of getting acknowledgement from The Oxford University of London for her tremendous research work on women empowerment and leadership.

## Dr. Md Akhtaruzzaman

Director General, BIBM

Mr. Akhtaruzzaman is an immensely dedicated central banker and holds the title of being the DG of BIBM which provides a social platform for banking and finance. The organization he works with gives training to officials of banks and financial institutions of Bangladesh in order to strengthen and update their skills. He contributed significantly to the central bank's monetary policy formulation and management as well as supervision and overall guidance for policy research and analysis to BB researchers.



## Dr. Monzur Hossain

Research Director, BIDS

Dr. Monzur Hossain is a professional economist, a multi-faceted and creative intellectual being who holds specific interests in analyzing and evaluating various development interventions and economic policies. Mr. Hossain has showed his talent in writing journal articles on banking and finance and in addition he was also associated with teaching Economics at some leading private and public universities in Bangladesh and presented many research papers worldwide. He even served as consultant for the UNDP, ADB, UNCTAD, EU, International Growth Center and London School of Economics etc.



## Dr. Toufic Ahmad Choudhury

Director General, Bangladesh Academy for Securities Market & Former DG, Bangladesh Institute of Bank Management

Holding a distinguished specialization in Banking and Financial sector, this man possesses an intellectual personality as he has experience as an economist as well as a professor and research analyst. Dr. Toufic is an exceptionally talented bank trainer.

## Dr. M. Masrur Reaz

Chairman, Economic Policy Exchange

Mr. Reaz has been the change-maker in terms of emerging a world that recognizes the potential of women in female entrepreneurship. His work in the unit is known as Finance, Competitiveness and Innovation Global Practice. The main goal of this unit is to support countries around the world (both government and the private sector) to attain greater economic prosperity and faster poverty reduction.



## Dr. Mosharraf Hossain

FCA, Member, Insurance Development & Regulatory Authority (IDRA)

Mr. Hossain is the molder behind the success stories of many of our insurance companies. His research papers have significantly helped to shape the country's economic corpus. He is a global keynote speaker in several conferences. For outstanding academic achievement in his B. Com exam, he has been awarded with prestigious accolade of Gold Medal.



## Emranul Huq

Managing Director & CEO, Dhaka Bank Ltd.

An active advocate of international trade, responsible business conduct and global standards of trade, Mr. Huq is a true asset of our country. Bringing his global expertise of 3 decades, Mr. Huq has attended professional banking training programs in Bangladesh and in a number of foreign countries including USA, Germany, Netherlands, China, Thailand, Malaysia, Hong Kong and Pakistan. He is also involved with the Bangladeshi chapter of the International Chamber of Commerce as a member of its standing committee on banking technique and practice.





## Elias Ahmed

CFO, Marico Bangladesh

Mr. Ahmed holds solid experience in the financial and non-financial sectors and contains experience working in the financial and management reporting with internal control processes. He is also involved in a global pharmaceutical company and other multinationals. He is still actively working on implementing a budgetary control system with statistical analysis and an insightful analysis into a decision support system.



## Esrat Karim Eve

Founder & Director, Amal Foundation

Ms. Eve has been the first successful entrepreneur who has been selected as one of the honorees for Forbes Magazine under 30 Asia class of 2020. Her organization supports marginalized communities of Bangladesh through capacity building and disaster relief. Her organization, Amal Foundation works for the primary healthcare and education for underprivileged people. She is continuously working to give her contribution to society and the people by providing training on soft skill and human rights to minimize corruption and radicalization in the economy.



## Fahim Mashroor

Founder, Ajker Deal & Bdjobs

Mr. Mashroor, a self-motivated tech guru, believes in achieving something unique from the lot which makes him stand apart. He, along with his friends, started the online venture called Bdjobs where he created pathways for youth employment. 'Bdjobs.com' is now the largest job marketplace and recruitment platform in the country. Later on, he invested and gave leadership to a number of other Internet ventures including AjkerDeal.com, the largest B2C online marketplace in the country and Beshto.com, the only local language social network of the country.



## Farah Zabeen

Project Manager Auctus, British American Tobacco Bangladesh

Ms. Zabeen's legacy has been prodigious, from being the first female Team Leader in BAT Bangladesh to becoming the first female member of the Bangladesh Operation Leadership Team. She is a hands-on leader working simultaneously with the entire manufacturing team. For her exceptional involvement as a leader in her team and her courage to face challenges, Bangladesh Brand Forum recently honored her with the "Progressive Women Leader" award.





## Gazi Yar Mohammed

CEO & CO-founder, Dana Fintech

Meticulously solving problems through innovations, Mr. Mohammed has built winning teams in the banking sector. He is one of the most dynamic Retail Banking leaders in Bangladesh with pioneering movements in technology, which is shifting the dynamics of retail banking in our country. He successfully runs multiple retail channels, retail portfolio, establishes retail segment from scratch; can design product, manage campaigns, processes realistically.

## Golam Safwat Choudhury

Head of Brand and SP&I, British American Tobacco Bangladesh

Mr. Chowdhury's global footprint in BAT has facilitated him to be an intuitive leader with immense strategic management skills. He has successfully done diverse set of roles in marketing including brand, trade, planning and insights at BAT Malaysia, South Korea, Pakistan and Hong Kong. In 2015, he took up the challenge as Area Head of SP&I in South Asia Area. In 2018, he moved to the role of Regional Planning Manager APME. He eventually returned to BAT Bangladesh as Head of Marketing in 2019 and also took over as the Head of Brand and SP&I in 2020.



## Hassan O Rashid

Managing Director & CEO of Prime Bank Ltd.

Mr. Hassan O Rashid, is an avid banker and holds exposure both in local and multinational banks in various capacities. He is one leading youth icon who has achieved Wall Street Journal Student Achievement Award for his outstanding academic record. Beginning his career in Arab Bangladesh Bank as a Management Trainee, he also worked for multiple banks in senior positions.

## H.E. Harry Verweij

Ambassador of Netherlands to Bangladesh

Harry Verweij, being an ambassador of Netherlands, is a change-maker of Bangladesh because his focus is to bring a tremendous change in the export industry of the country and he is known to have helped multiple Dutch companies that are operating in Bangladesh. Mr. Verweij has collaborated with Bangladesh for textile commodities. He has also made his trademark by outshining the effort to address the Rohingya crisis and improve human rights and democracy. He is responsible for engaging with communities and refugees to improve security and protection in Myanmar for the Rohingyas which also helps in the sustainable development of the district and provide humanitarian support to the refugees and host community.



## Ihtesham Shahjahan

Chairman, Feed Industries Association of Bangladesh

Mr. Shahjahan represents himself as the quintessential pioneer of the Feed Industry, who is making a silentary revolution in the economy and is responsible for the poultry, dairy, and agro sector. He has been with the country for 25 years and his company has immensely contributed to youth employment and has worked continuously to make Bangladesh the 4th largest country to produce fish and the 2nd largest garments manufacturing country among worldwide. His company has also invested in good manpower which is a great source for the nation.



## Kamal Quadir

CEO, Bkash

An artist turned Fintech leader, Mr. Quadir always had an Affinity for serving our country by aiding the underprivileged in the society who are deprived from conventional banking facilities. Through immense struggle, hunger for learning and growth, and analyzing the digital financial models of various countries, Mr. Quadir has been successful in establishing Bkash in the country.

## Kaustav Ghosh

Vice Chairman, ADN Group

Mr. Ghosh is a genius tech expert, who has launched a new initiative through ADN group by offering marketing services. He has been part of this collaboration between India and Bangladesh which includes the IT sector, manufacturing, engineering, healthcare education and tourism. Mr. Ghosh operates multiple sectors of the company which include telecom services, financial and banking services.



## Kazi Jamil Islam

Managing Director, Express Leather Products Ltd.

Mr. Islam has excelled the retail management industry and is entitled to be the sole licensed distributor of the brand Lotto in the country. And he has made Lotto the premier sportswear brand in Bangladesh. Holding an extensive knowledge about Marketing and Sales, he believes in quality client servicing as he knows exactly which consumers to reach in the footwear and fashion industry. The company he operates in, Lotto is primarily focusing on fitness and to fit in that zone Mr. Islam led a fitness campaign called "Lets Run".



## **Khwaja Shahriar**

**Managing Director & CEO, LankaBangla Finance Limited**

Mr. Khwaja Shahriar, a seasoned Banker has been in the role of Managing Director of LBFL since May 21, 2017. He worked in various Banks and Financial Institutions for almost two decades. He served in different positions at BRAC Bank Limited, GSP Finance Company Limited and Bangladesh Finance & Investment Company Limited. He also worked for Uttara Bank Limited, AB Bank Limited and Green Delta Insurance Company. He visited USA, UK, Dubai, Hong Kong, India in professional capacity.

He obtained his Bachelor of Business in Banking & Finance from Monash University, and MBA in Finance from Victoria University, Melbourne, Australia. He is MA in English from University of Dhaka.

## **Kedar Lele**

**Chairman & Managing Director, Unilever Bangladesh**

Mr. Lele is a great leader and a true visionary with excellent people skills who also challenges people to aim at their best. Even though he is on a managerial position, his humble character and simple nature have won hearts. Being a well-rounded business manager, Mr. Kedar's experience spans across Advertising, Internet companies, FMCG Marketing and Sales & Customer Development. Mr. Lele represents diversity in a conventional business. His choice in education & career demonstrates adaptability, curiosity, insight and relationship management.



## **M M Monirul Alam**

**Insurance Professional**

Mr. Alam paved pathways to educate people on various investment alternatives, not only in insurance companies but also in banks so they understand the importance of insurance and its role in securing one's future. Through implementing his extensive knowledge he devoted himself in creating value for customers in the insurance industry. And currently he is working in the real estate industry as the Chairman of South Breeze Holdings Limited.



## **Mahtab Uddin Ahmed**

**CEO, Robi Axiata Ltd**

Visionary, change evangelist, digital transformation leader are some of the qualities Mr. Ahmed is known for. Never too shy to try out innovative ideas, he is known to embrace risk without fear of failure. His empathic leadership style suits perfectly with the modern agile work environment. An alumnus of Harvard Business School, Mr. Ahmed obtained his Undergraduate and Masters degree in Accounting from Dhaka University. Mr. Ahmed is currently the President of the Association of Mobile Telecom Operators of Bangladesh (AMTOB).



## Maliha Quader

Founder & Managing Director of Shohoz

Maliha Quader has made pathways of job opportunities for the common man and through the digital platform she is applying her unique skills to reach each and every consumer out there so that with one swipe up the customer can get their daily needs under one roof through the app Shohoz. Having two degrees from Harvard, Maliha has made life easier for the mass audience and it is not limited to a certain group or standard of people by introducing this start up. The name she created, is now a brand which gives full justice to its title. Start-up businesses are on the hype right now in Bangladesh and one of the topmost trending businesses is Shohoz.



## Malik Talha Ismail Bari

Director, United Group and Trustee, United International University

Belonging to the business and finance background, Mr. Bari is a leading youth role model who has been avidly involved in developing the Group's construction sector alongside the first generation directors. Mr. Bari has a knack for providing creative solutions and this led to the birth of Unimart Ltd. From the early stages of its inception in 2013, he has led the noteworthy growth of Unimart in the capacity of its Managing Director. He is also involved in the other projects of United Group such as the United Hospital and United International University, etc.

## Mamun Rashid

Managing Partner, PWC Bangladesh

Mr. Rashid is a connoisseur on wholesale banking with proven expertise on corporate restructuring, re-engineering, technology transformation and risk management. He has done macro audits/portfolio reviews in several countries in Asia, Europe and Africa. Authored 15 books on contemporary business and economic issues. Mr. Rashid is also a regular columnist on business and economics for last 32 years.



## M Monitur Rahman

Deputy Managing Director & COIT, IFIC Bank Limited

Being a seasoned banker, Mr. Rahman has played an important role for making a global expansion for the bank and he has tremendously contributed for the bank's success in terms of the sales and company growth. Mr. Rahman is working IFIC Bank Limited (IFIC Bank) as Deputy Managing Director (DMD) and Chief of Operations & Information Technology. Prior to his new assignment at IFIC Bank, he was Head of Country Technology in Standard Chartered Bank, Bangladesh.



## Masihul Haq Chowdhury

Managing Director & CEO, Community Bank Bangladesh Ltd.

As an Omega Certified Credit Professional, Mr. Chowdhury has an in-depth work experience in Wholesale Banking, Retail Banking, Structured & Syndication Financing, Credit, Trade, SME, Operations and Process Re-engineering. Mr. Chowdhury takes keen interest on education and was adjunct faculty member in BRAC University. He is presently the Managing Director and Chief Executive Officer of Community Bank Bangladesh Ltd. During the 26 years career he worked for Standard Chartered, Citi, IPDC and other leading financial institutions both in the country and overseas.

## Masud Mushfiq Zaman

CIPD. Associate Director, Learning and Talent Management, BRAC

Mr. Zaman, a man of many different shades in his career, has years of extensive experience in Human Resources, holding various positions in leadership which included the Associate Director, Head of Learning & Talent Management at BRAC HR & Learning Division, National Consultant A2i in Prime Minister's Office, Head of Strategic Business Partner, Technology Division, People & Organization at Grameen Phone. 'BRAC Leadership Academy' and 'BRAC Leadership Competencies' along with BRAC's e-learning portal 'Bracipedia' were successfully launched under his dynamic leadership. He has also established successfully 'Innovation Lab' in Grameen Phone in 2016, first of its kind in Bangladesh. He also has teaching experience as Guest Faculty for HRM courses at IBA, Dhaka University.



## Md. Imam Shaheen

Managing Director & CEO, Asia Insurance Ltd.

Mr. Shaheen, an efficient leader, has been in the insurance industry for 20 years and has made Asia Insurance Ltd reach its peak with quality client servicing. He participated in a large number of prestigious training, workshops and seminars worldwide in his insurance career. By working closely in all important parts of general insurance, Mr. Shaheen acquired the ability to equip himself, which enabled him to gather vast knowledge and experience. He has been an influential speaker, presenter & panel member at the Chief Anti Money Laundering Enforcement Officer (CAMLCO) conference for a long time along with the Bangladesh Financial Intelligence Unit, Bangladesh Bank & IDRA Bangladesh.

## Md. Jalalul Azim

Managing Director & CEO, Pragati Life Insurance Ltd.

Mr. Azim is an International award- winning innovative leader, and action oriented entrepreneur. He is an expert in Life Insurance (Ordinary Life, Micro, Accident, Health & Group) and General Insurance (Marine, Fire, Motor & Misc.) He attended various training programs at home and abroad on Insurance and Management helping him to adopt training approaches that equip the workforce to manage uncertainties successfully. While the Insurance sector our country continues to grow, he faced the challenges of this sector have by addressing the external variables as well solving problems that are intrinsic to the industry.



## Mehmood Husain

Former Managing Director and CEO, NRB Bank

He started his immensely successful banking careers over 30 years ago serving several reputed banks in the country in key roles. He has attended numerous professional workshops and seminars at home and abroad. Mr. Husain is a member of Association of Bankers Bangladesh and life member of Bangladesh Economic Association. He is actively associated with various social organizations.



## Mehruba Reza

Head of Women Banking Segment TARA, BRAC Bank Limited

With a phenomenal track record in the banking sector, Ms. Reza is passionate about transforming the lives of many women in our country through empowering entrepreneurship and being the vital driving force behind TARA. She goes above and beyond to create value for women in the banking sector.



## Mir Nasir Hossain

Managing Director, Mir Akhter Hossain Ltd.

Mr. Hossain has contributed immensely in making his company Mir Akhter Hossain Ltd, amongst the top reputed construction companies in Bangladesh. Holding many National Export Trophies respectively in the Gold Category in Service Sector, he was declared as Commercially Important Person (CIP) (Export) several times. Apart from his business life, he is also recognized for his generous contribution to many hospitals and orphanages.



## Mohammad Mamdudur Rashid

Managing Director & Chief Executive Officer, NCC Bank Limited

A passionate and self-driven person, Mr. Rashid is a jack of all trades and is popular for showing his creativity in various fields such as banking, writing and he also had his experience in the navy. He is a seasoned professional with 31 years of experience in the fields of finance and banking in both global and international markets. Mr. Rashid pioneered the idea of a fundraiser marathon, Dour; a first in the country, inspiring all employees to voluntarily donate for the social cause.





## Mohammad Shazzadul Karim

Deputy Managing Director, Pragati Life Insurance Limited.

A visionary leader in the insurance industry, Mr. Karim has created a good platform for the people living in different parts of the country to make the company Guardian Life Insurance, an insurance friendly zone and is known to have been providing excellent service. He has experience in both the macro and micro insurance sector of Bangladesh. His areas of expertise include; micro insurance program planning, development, monitoring, implementation, capacity development and training, providing technical assistance to MFIs, market studies, training, legal environment analysis for transformation of MFI led Micro insurance into mainstream insurance company and communication etc.

## Mohammed Mesbahuddin

Chief Marketing Officer, Fair Group

Mr. Mesbahuddin has been accomplished as the notable exemplary for new generation business people. His area of expertise include sales, distribution, channel development & business development. He plays multi-dimensional roles that including strategic planning, new business development and stakeholder management. His core deliverables comprises of implementing sales, marketing and product development programs, both short and long range, targeted toward existing and new markets through young talented and professional team.



## Mominul Islam

Managing Director & CEO, IPDC

Mr. Islam is popular for setting the country's first non-bank financial institution and his focus is towards the youth, women and underserved. During his tenure at IPDC, he has played pivotal role in reshaping the organization through strategic planning, rebranding, organizational restructuring, automation, process reengineering, control and compliance, service quality etc. He believes in bringing a positive change in the economy ensuring quality client servicing.



## Maria Huq

Human Resource and Learning, BRAC

Prior to joining BRAC, Ms. Huq worked as the principal human resources officer (Head HR of Maharashtra and Goa) at Bharti Airtel Limited. She has more than 17 years' experience working with various organizations such as HSBC Bangladesh, Paxar Bangladesh Limited and CEMEX Cement Bangladesh Limited.





## Monzula Morshed

Chief Human Resources & Administration Officer, Banglalink

Being a solid leader in HR, Ms. Morshed does possess a very unique combination of generalist and specialist knowledge. Being articulated and numerically savvy she has undertaken numerous challenging HR roles. Ms. Morshed drove the people agenda of the Consumer Banking business for achieving the bottom-line business performance through creating an effective, efficient organization where maximizing employee engagement is at the heart of every interaction.



## Mubina Asaf

Head of Legal & External Affairs BAT, Bangladesh

Ms. Asaf is one of the most successful and celebrated business leaders in Bangladesh having invaluable experience of twenty plus years across diverse occupational fields. A lawyer by profession, she has worked in the Attorney General's Office of the Government of Bangladesh as both Assistant Attorney General and Deputy Attorney General for seven years before joining BAT Bangladesh as the Head of Legal & External Affairs. She is renowned for her strategic leadership and exceptional talent development skills. Ms. Asaf is also an avid social change maker currently acting as the President of 'Care in Need' Foundation and the Director of 'Prerona' Foundation.



## Muhammad A. (Rumeel) Ali

Chief Executive Officer, Bangladesh International Arbitration Centre

He was the first Bangladeshi CEO of Standard Chartered Bank and ANZ Grindlays Bank, Bangladesh. In fact, he was the first Bangladeshi to hold the CEO position in any major multinational company in Bangladesh. He has been the mold of many leaders throughout his exceptional career. He is the Former Deputy Governor of Bangladesh Bank, Chairman of BRAC Bank & Founder Chairman of BKash Ltd.



## M Kaiser Rahman

Chairman, Quality Feeds Ltd.

Mr. Rahman is an exceptionally talented leader in the agro industry who believes that competition in quality is the only parameter in feed business. His primary focus is on consumer needs in the market. His task is to develop safety programs in the feed industry. Quality Feed Ltd, the company that he is leading, vows on a commitment to produce and market animal feed products of high quality and standard to the poultry workers.





## Naser Ezaz Bijoy

Chief Executive Officer, Standard Chartered Bangladesh

Mr. Ezaz has been with the finance industry for more than 24 years and has held a number of roles in Corporate Banking, Risk and Audit in Asia, Middle East and Africa. He is a key member of Bangladesh Bank Focus Group on preparing the framework on credit risk management for banks in Bangladesh. He is a strong leader with a deep understanding of the Bangladesh financial sector and clients' needs. With his international experience and embedment of local knowledge he is an ideal leader in the banking sector of our country.

## Nishat N Hamid

Director, Shasha Denims Ltd.

Completing her Bachelor's degree in Chemical Engineering and Mathematics and having done with Masters in Business Administration from State University Of New York, Ms. Hamid has implemented her knowledge and wisdom to understand efficient ways of addressing the climate change issues and finding out how the fashion industry can influence the climate change scenario in Bangladesh. Her target was sustainability and she enrolled in the MSC program on Climate Change and Development at IUB.



## Nihad Kabir

Barrister & President, MCCI

She is a patron of women empowerment, phenomenally working to change the social and economic status of women in our society. With an excellent educational background in Law, Ms. Nihad Kabir achieved magnanimous recognition in her profession as a Bangladeshi business magnet and lawyer. Apart from that, she also has immense passion in photography. Ms. Kabir also has experience working as a Director at various institutes such as Kedarpur Tea Estate, BRAC Bank, Apex Footwear and Palli Karma-Sahayak Foundation.



## Professor Dr. Rumana Huque

Dept. of Economics, University of Dhaka

Ms. Huque specializes in health system and health economics with special focus on health care financing, resource allocation and budgeting, and economic evaluation. She has wide experience in working with the Ministry of Health and Family Welfare of Bangladesh, local NGOs and international donor agencies since 2002. Dr. Huque has been involved in a number of studies in Bangladesh in the field of health system, health care financing and communicable diseases programs/ service delivery. A number of her papers/articles have been published in peer reviewed national and international journals.



## **Parveen Mahmud** Chairperson, UCEP

Beginning her career from BRAC, Ms. Mahmud has been an unstoppable entrepreneur, who has a varied career and she has won Begum Rokeya award in 2006 for her outstanding contribution in women empowerment. In her varied professional career, she has been working and passionate with social innovations, entrepreneurship and sustainable development at grassroots level. She also represents multiple boards of numerous companies and holds the title to prestigious awards. Currently she is leading UCEP Bangladesh, a non-profit and non-governmental organization, as the Chairman and also one of the trustees of Bishsho Shahitto Kendra.



## **Professor Shibli Rubayat UI Islam**

Chairman, Bangladesh Securities & Exchange Commission

For a man who juggles different roles and has been successful in doing that is Professor Shibli Rubayat UI Islam. Former Dean of the University of Dhaka, he has been active in many businesses and research related to Finance and Banking field within the country and abroad. Mr. Islam is specialized in Law & Practice of Banking, Retail & E-Banking, Foreign Exchange International Banking, Corporate Governance and Legal aspects of Business. Mr. Islam has also been an author of a textbook and is acknowledged for completing various research papers.



## **Prof. Md. Abdul Momen**

IBA University of Dhaka,  
Director, Pride Group

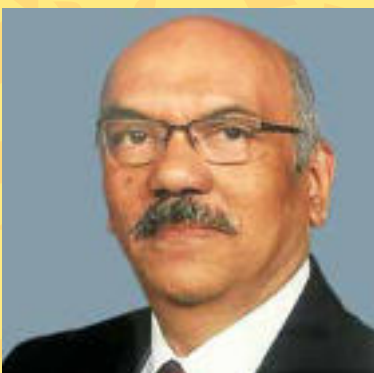
Reigning as a king in the textile industry, this man was the first to introduce knitwear manufacturing in the country from yarn to fabrics to garment. Mr. Momen had been influencing the youth since the 90's and compliments the title to his company, Pride Group. Pride group has achieved great success along the years till now in the garment export industry.



## **R. Tareque Moudud**

Director, Office of Placement & Alumni, AIUB

An accountant by profession, Mr. Moudud at the same time, possesses extensive knowledge to govern the Alumni association of AIUB. He has shown his expertise in multiple fields which include pharmaceutical manufacturing, rural development work as well as the Capital market and holds experience even in financial consultancy. His objective is to connect between AIUB and the corporate sector of the country. His main areas of work include financial analysis, budgets, setting up financial systems, preparing SOP's and management coaching & development.





## Rokia Afzal Rahman

Vice President, ICC & Chairperson, Presidency University

Mrs. Rahman, who holds innumerable titles to her name, became the first woman bank manager of her country Bangladesh. Her immense passion about her work shows in the variety of fields she has achieved success in as she ventured her own agro based industry and moved on to being associated with media, insurance, real estate and power sector. She encouraged pathways for women empowerment. Mrs. Rahman formed women in small enterprises to further upgrade and promote women into small enterprises and industries. She has received a lot of awards and recognitions as her business gave her widespread appreciation.

## Rahel Ahmed CEO, Nagad

Mr. Ahmed is well known for focusing on the communication gap and making the company customer-centric. He believes in working with a team and promotes a culture of breaking the silos and a culture of collaboration. As the CEO, he has convened an extended management team comprised of young employees who can give us a different perspective on management. After getting his hands on experience as a banker, Mr. Ahmed has now moved on to being the Chief Executive Officer of Nagad, the second largest carrier of the mobile money in the country.



## Rajan Pillai CEO, Apex Footwear Limited



Learning to continuously evolve with time, Mr. Pillai has made a successful career path. He found his passion in retail and started his career from salesman to now being the CEO of Apex Footwear Limited. Believing in innovation and the importance of empowering female workforce has helped him to outshine in the retail industry. He also started “Being Human” in India where he closely worked with Salman Khan to build the brand story.

## Rumana Ahmed

Former Head of Communications, GSK

Ms. Ahmed is an empowering youth icon for women and she is known to be a powerhouse of talent in the healthcare and pharmaceutical industry. She worked as the Head of Communications for more than 12 years in GlaxoSmithKline Bangladesh Limited and led their biggest global CSR initiative for Bangladesh. The project supported the Ministry of Health & Family Welfare’s human HR initiative to attain the MDG 4&5 goal for Bangladesh. Her passion for improving the healthcare system for the under privileged community earned the project gold standard and accolades in the international health platform. She was also the Country Lead for the Women Leadership Initiative from GSK Bangladesh. Ms. Ahmed graduated in English Literature and worked extensively in leading advertising agencies of the country.



## Runi Rahman

Head Of Sales & Strategy, BSRM

An initiator and multi-faceted youth icon for women who stands out from the rest because of her contributions to the society of Bangladesh. Ms. Rahman has created job opportunities for women in the sales department of the steel industry. She is also known to be involved in various sectors such as steel, teaching and the telecommunication industry. She has received lots of appreciation for taking initiatives in the current role for Strategic decision in Sales Planning, Market Positioning, Channel Development, Customer facilities and benefits such as online Sales, collaborative business initiatives with financial institutes and non-banking financial institutes and arrangement of innovative customer benefit programs.



## S.M. Ibrahim Hossain, ACII (UK)

Chief Faculty Member, Bangladesh Insurance Academy

Mr. Hossain's multidimensional interventions of innovation and creativity in the Insurance Industry of Bangladesh led to take the necessary steps to promote life insurance business sustainably. He has contributed several articles that focus on the marketing and human resource management functions to be viable in competitive life insurance business. He is currently holding additional charge of the director of Bangladesh Insurance Academy.

## Saad Jashim

HR Head, BAT Bangladesh

Mr. Jashim is well known for leading a dynamic HR team of the largest FMCG company in the country. He has been with BAT Bangladesh since 2006 as a Territory Officer. In 2008, he moved to the role of HR Executive, Industrial Relations & Welfare, and, since then, has performed a number of business partner roles across all functions of BAT Bangladesh. Following that, he took over the role of Organizational Effectiveness Manager in BAT AsPac before taking over the role of HR Business Partner Marketing. He eventually moved to the role of Senior HR Business Partner Operations & Corporate in 2016. Recently Mr Jashim has been appointed as the Head of HR in BAT.



## Sabbir Hasan Nasir

Executive Director, ACI Logistics Limited, Shwapno

A Strategic Leader with 20+ years of proven experience transforming, leading and delivering critical business, especially retail, manufacturing operations, and strategy initiatives for local and global retail companies. He is an entrepreneurial thinker with extensive experience in leading organizational turnarounds and revitalizing the bottom line through strong revenue growth. Prior to ACI, founded RoadMap Ltd, a retail consultancy firm. Served as CEO of Otobi, leading the company's growth from a medium size business to the leading furniture manufacturer and one of most admired brands in the Bangladesh and eastern part of India.



## Sajid Rahman

Founder & CEO, Digital Healthcare Solutions

Mr. Rahman is an international leader with board-level exposure in key emerging markets. He is currently building a global digital health company. He has built the first technology accelerator program in Bangladesh and the first accelerator program for the rural areas. As a banker, he was an emerging market specialist with an excellent record of turning around and growing businesses. He has over 18+ years of experience in leading cross-cultural and cross-geographical teams with a track record of performance. He is a team leader and impressive communicator with a passion for numbers, a keen eye for detail, and the ability to build and coach high-performance teams.

## Samina D. Amin

SVP and HR Professional, BRAC Bank Ltd

Ms. Amin, has set a benchmark for other women in our society by being a successful HR professional, and has worked in World Bank Group in Washington DC for almost two decades. In Bangladesh she has worked in BRAC NGO, UNICEF, and Rangs Ltd. Holding extensive experience in local and international HR companies she is specialized in HR strategy and partnership with operations, change management, problem solving, and she thoroughly enjoys working with diversified people.



## Sayeda Tahya Hossain

Human Resources Director at Perfetti Van Melle

With 18 years of experience in the HR field, Ms. Hossain has made outstanding contributions in changing management by developing unique strategies and structure organization. Her excellent communication and negotiations skills allowed her to build sustainable and win-win relationships with unions throughout her career. Ms. Hossain's rare dedication to consistent improvements in corporate and media communication makes her an asset to the industry.

## Sayem Haq

Managing Director, Lighthouse Bangladesh

With 35 years of journey, he is an internationally experienced human resources & talent leader, with considerable strategic and commercial focus in the delivery of 'best in class' performance management, organization design, talent development and employee engagement processes. Fully committed to deliver relevant HR solutions and aligned corporate strategic mission, he employs an inclusive leadership style to empower and advise managers, stakeholders and colleagues to leverage talent towards strategic success.



## Sabrina Shaheed

Principal, Sir John Wilson School

This woman is an epitome of devotion and dedication, started her journey with Sir John Wilson School first as a teacher, and now she is the principal of the school. She has collaborated with a non-profit organization where she donates the schools expenses for the underprivileged children of the society. Establishing a proper learning platform for not just students but she also ensured quality teaching methods inside the classroom. She has introduced a professional development program for the teachers in her school. She believes knowledge is that which can be applicable in real life. Teachers are given proper training for teaching and evaluation takes place as a form of feedback from students.



## Selim Barkat

Country Manager Bangladesh, Habib Bank Ltd

Mr. Barkat is an experienced Country Manager, who reached the peaks of his career in the banking industry across Asia and North America. He is the Head of Bangladesh franchise and he led transformation of HBL Bangladesh to become one of the most respected foreign banks in the country. He also established business strategy based on innovative client solutions and operational excellence supported by electronic delivery channels. His strong knowledge and experience of Bangladesh's market will support the continued growth of the business as they continue to focus on clients, people and good corporate governance.

## Selim R.F Hussain

CEO & Managing Director, BRAC Bank Limited

Mr. Hussain, former CEO & Managing Director of IDLC Finance Limited, is widely recognized and highly celebrated across the financial sector for being the architect of IDLC Finance's meteoric rise over the years. Currently he is working towards BRAC Bank's initiative on building a poverty-free Bangladesh. His performance and active leadership style has delivered results for the past 30 years in the industry.



## Shafquat Haider

Managing Director, CIPROCO Ltd.

This man has pioneered the introduction of personal computers in the country by being part of the very first IT company called CIPROCO Computers Ltd. Mr. Haider also pioneered and the Consortium for Business Development Services (CBDS) with a vision to be a powerhouse to generate business solutions and to enhance pro-poor growth by enabling micro, small and medium enterprises to be more competitive.



## Shaila Rahman

Head of Technology Transformation, Grameenphone

Ms. Rahman is an advocate for women to build careers in ICT and to grasp opportunity to nurture ones creativity and build a successful future. She is a passionate and hardworking leader who is constantly pushing the barriers to redefine the IT sector of the country through her innovations. Ms. Rahman has 12 years of experience in Telecom sector with 10 years in Leadership role and expertise in Project Management

## Shams Zaman

Head of Corporate & Investment Banking Citi NA Bangladesh

Shams Zaman is the Finance and Banking guru and he holds excellence in corporate finance, credit risk, marketing and negotiation, treasury and strategic management. He aspires to create long term financing to support Belt and Road Initiative (BRI) projects in the most competitive and structurally efficient fashion keeping in view their long term viability. As the Head of Corporate and Investment Banking Head of Citi, Shams is also responsible for Citi's Corporate, Global Subsidiaries, Financial Institutions, Public Sector and Investment Banking businesses.



## Sharmin Sultan

Chief People Officer, GPH Ispat

With a persistent hunger for innovation and remarkable performance as a leader and mentor, Ms. Sultan's inspirational commitment and 14 years of experience in the Human Resources Department has earned her the position of Customer Experience Officer in one of the largest steel manufacturing companies in Bangladesh, making her the first female CXO in such an industry. Ms. Sultan transformed recruitment by refining the talent acquisition process in Robi, making it one of the preferred employer's brand. Her ability to motivate and engage with individuals from all backgrounds makes her an exemplary leader to work for.



## Shwapna Bhowmick

Country Manager, Marks & Spencer Bangladesh

Shwapna Bhowmick is an aspirational youth icon and change maker in the clothing and apparel industry. She has been working with one of the leading fashion clothing makers Marks & Spencer. She has contributed to the development of the country, be it any sector. She believes that once the employees feel connected, their level of efficiency increases resulting in better quality of work. More robust courses on smart communication and grooming sessions need to be introduced to create potential leaders who will take the garment industry ahead of the global competition.





## Sheikh Mohammad Maroof

Additional Managing Director, The City Bank Ltd.

Completing his Masters degree in finance, Mr. Maroof, a treasurer in the banking and finance sector, started his career as a management trainee in American Express Bank in 1995. His work revolves around wholesale banking and financial market services.



## SHEKAR N. Rajashekar

Managing Director and Citi Country Officer, Citibank Bangladesh

Mr. Rajashekar is a banking veteran and he has been well known for opening the first franchisee of Citibank in Bangladesh after working with Citi in other countries. Under his leadership the franchisee of the bank is well positioned to serve the needs of leading corporate and financial customers and public sector clients. He is also a golfer by passion so he has that sportsman spirit in him.

## Shukla Sarwat Siraj

Barrister at Law

Barrister Shukla Sarwat Siraj is not just a respected Barrister but also is a community leader for the Gulshan society. Her hands-on style of leadership is evident in the ongoing initiatives to clean and beautify the lakes, parks and streets of Gulshan. As a lawyer, Ms. Shukla has been working for years with Bangladesh Crafts Council to establish the legal rights of Jamdani, as our unique heritage product. And it is her public spirit and social responsibility that truly sets her apart.



## Shahed Quazi

Managing Partner, ZUNOKS Consulting

Mr Quazi has expertise in various fields such as Strategy, Manufacturing Supply Chain, HR Strategy, Org. Design, Talent Management, Executive Search, Executive Coaching, Employer Branding and HR Shared Services design. He tends to highlight the use of innovation and agility to provide sustainable management solutions one's business.



## Sohana Rouf Chowdhury

Managing Director, Rangs Motors Limited

Ms. Chowdhury is a visionary leader with excellent business development skills with hands on knowledge to lead diversified businesses. She holds phenomenal strategic planning skills and is highly experienced in result driven supervision for cross-functional departments. Her unrelenting present has helped the organization attained the market leader position in bus business in Bangladesh with 36% market share and growing. She has also established the state of the art assembly plant called Rangs-Mahindra assembly plant for the very first time in Bangladesh.

## Sonia Bashir Kabir

Founder, SBK Tech Ventures & SBK Foundation

Ms. Sonia is recognized for integrating seven Global Goals into her business practices and strategies: no poverty; quality education; gender equality; decent work and economic growth; industry, innovation and infrastructure; reduced inequalities; creating partnerships to meet the Goals. She actively supports youth in technology and women empowerment. Her expertise include strategic planning & growth, sales execution, financial management, team building and change management with youth-led initiatives all over Bangladesh.



## Solaiman Alam

Chief Digital & Strategy Officer Grameenphone

Mr. Alam has 20 years of professional experience in the FMCG and telecom industry in various roles spanning digital channel and services, marketing, product management, brand management, trade marketing and sales. He played a vital role in establishing Banglalink as one of the most recognized brands in the country. When he was at Grameenphone, he was appointed as the Head of Digital Division to pursue the vision of establishing a Telco Digital Ecosystem.



## Suraiya Zannat

Lead Management Financial Specialist, World Bank

A Chartered Accountant by profession, Ms. Zannat also holds the unique distinction of being the first woman to qualify as CA from the Institute of Chartered Accountants of Bangladesh. She is responsible for the World Bank Bangladesh program but also supports other countries in South Asia and beyond on fiduciary service, developing strategies for public financial management reforms and providing policy & advisory services. She set a benchmark for her profession by being the first woman chartered accountant. She has lead policy dialogue with various stakeholders and is known for bringing together legislative oversight and PFM reform through a standalone project for the Parliament, the first of its kind for the South Asia Region and the World Bank in Bangladesh.



## Syed Ershad Ahmed

Managing Director, Expeditors Ltd. Bangladesh

Being a tech expert, Mr. Ahmed is a popular personality of the trade and commerce industry and a successful pioneer at the logistics sector. He is known to have introduced modern technology and clean business commitment in it too. He is a part of big shot companies like Philips and Singer in Bangladesh at responsible positions. Under his leadership, Expeditors became the best office and his generous contribution in the development of the country is quite visible to all and he was venerated by socio-cultural organizations so far. His multi talent skills shows in his work as he is also renowned for writing research-based articles which helped in policy making for the technological sector.



## Syed Mahbub Ali

Head of Trade & Planning, BAT Bangladesh

Mr. Ali has the aptitude to inspire people, drive transformational changes and deliver results, which made him the man he is today. Facing the challenges of the tobacco industry hands on with strong leadership and business insight he has immensely contributed to the growth of the business globally. BATB Trade team received the global 'Activation and TM&D X factor' award in 2017 and BATB's Stellar award in 2018 for delivering outstanding business results.



## Syed Mahbubur Rahman

Managing Director & CEO, Mutual Trust Bank Limited

Being in the banking industry for over 30 years, he was accorded with 'The Asian Banker Leadership Achievement Award' for Bangladesh for his achievement in the period from 2011 to 2013. His focus is always on the importance of human resources as banking is a service-based industry. Through embracing the technological changes that is shifting the dynamics of banking he is always one step ahead of the game.



## Syed Shahriyar Ahsan

Managing Director, Sadharan Bima Corporation

Having a trailblazing career in the insurance industry over the last 35 years, Mr. Ahsan has hands on experience in Underwriting, Re-insurance, Accounts, Marketing and Claims of various exposure and complexity. His significant contribution has made Bangladesh Insurance Industry what it is today. He has built a global network of re-insurers and brokers while being aligned with the local entrepreneurs of different sectors of the industry.





## Syed Tanvir Husain

Chief Human Resources Officer, Grameenphone

A pioneer in the digitization of HR, Mr. Husain is notable for building stronger stakeholder relationships and driving agility across the organization. He began his career as a management trainee in BAT Bangladesh, where he created his legacy by initiating the gender diversity drive, strengthening talent pipeline, employee skill development and by signing two long term agreements with the CBA in his 7.5 years tenure.

## Tanvir A Mashuk

Managing Director, Nagad

Mr. Mashuk has been an exemplary youth icon who is well known for making digital banking the norm in Bangladesh. His company Nagad is a dynamic and secure digital financial service that facilitates customers' daily financial transaction needs like cash-in, cash out, send money, mobile recharge, etc. Through digital banking, he has made life easier for the people in the country.



## Syed Almas Kabir

President of Bangladesh Associate, Software & Information

Mr. Kabir is the torchbearer of the IT sector and he wants to encourage women empowerment in the tech industry. He is also the CEO of Metronet Bangladesh Limited and Manager at AyAI Corp. His dream is to introduce 5G network in our country so that people can access good internet connection. Mr. Kabir created an e-Government Cell in BASIS to assist government in preparation of RFP & evaluation of tenders in upcoming government projects as one of his major initiatives. He is an award winning Global Ambassador of Information Technology and is renowned for outsourcing opportunities in Bangladesh.

## Tamanna Rabbani

Country Manager, Finexo

Ms. Rabbani has been immensely contributing to our society with her diversified business knowledge and creativity by being the wonder woman of today. She is a multi-talented entrepreneur and sky seems to be the limit for her. Starting her career in the International Airlines Industry for more than a decade, she has also holds prior experience in the educational institutions and is a part of multiple youth women empowerment organizations. She is continuously proving herself to be exemplary for today's youth and also owns her own travel firm and an organization where children of the country learn to improve their cognitive skills.



## Tina F. Jabeen

CEO & Managing Director, Startup Bangladesh, ICT Division

Tina F. Jabeen, is an aspiring youth leader and a successful entrepreneur, who believes in executing good managerial skills and has created social platform for financial empowerment of women. She returned from San Francisco to her motherland Bangladesh and put forward her dream of contributing to this country which is Startup Bangladesh. Completing her Bachelor in Arts degree from Berkeley and CPA license from State of California Tina brings 25+ years of Silicon Valley experience in collaborating on complex projects across multiple stakeholder groups. As Senior Advisor, she promotes ICT's entrepreneurship and start-up ecosystem initiatives at prestigious international forums such as the World Economic Forum (Davos), UNDP and United Nations Capital Development Fund.



## Tarique Afzal

President & Managing Director of AB Bank.

Mr. Tarique Afzal has an extensive Banking career. He started his career during the late 1980s in London, UK and later served in Credit Union in Canada, ANZ Grindlays Bank, Standard Chartered Bank in Bangladesh and abroad.

He also held senior positions in BRAC Bank and Bank Alfalah as well as represented Dun & Bradstreet in Bangladesh as Country Head.

He also successfully led the automation and transformation of banking process and systems at the country's two largest state owned financial institutions- Sonali and Rupali Bank.



## Zara Mahbub

Country Director & CEO, KITC

Though she is from a hardcore business background, Ms. Mahbub is a multi-talented entrepreneur, who has experience in a lot of sectors. She is a Senior Vice President and the Head of Communications and Service Quality at BRAC Bank. She has experience of working in a diverse set of fields starting from fashion to garments to technology to banking. She is responsible for communications, CSR, external affairs and media, public relations, Brand marketing and all external and internal events and activations. Ms. Mahbub is currently operating KITC, a company, whose mission is to make Bangladesh's IT Industry a better place to build careers and to make the lives of a million people better through modern technology.



## Zareen Mahmud Hosein

FCA, Partner at Snehasish Mahmud & Co.

The multi-talented philanthropic entrepreneur Ms. Hosein didn't stop her competence to just business acumen; rather through depicting creative stories about women she has formed HerStory Foundation, empowering women and young girls. Her area of expertise include; audit and consulting services for multinational companies, International NGOs and development organizations.





## Zakir Ibne Hai

Director Corporate Affairs & Communications, JTI

An innovative marketer who has excellent skills to conduct several business campaigns and possesses extraordinary business knowledge, Mr. Hai also holds functional background in brand, trade marketing, corporate and regulatory affairs. He has varied and significant experience in corporate leadership, commercial management, reputation and regulation management, public relations, government affairs, stakeholder management. He is renowned for playing diversified business roles and knows how to balance them all successfully.

## Ziaur Rahman

Head of Human Resources, Prime Bank Limited

One of the prominent HR personalities of the banking industry, possessing more than 14 years of experience in HR, Mr. Rahman started his remarkable career journey from Standard Chartered Bank. And currently he is a hard-working leader who is responsible for the strategic planning, training and development, budget and other relations at Prime Bank Ltd. for the Human Resources Department.



## Zia Ashraf

Co-Founder & Chief Operating Officer, Chaldal

A visionary entrepreneur who is always thinking out of the box, with underlying empathy for the people of our country, Mr. Ashraf truly changed the e-commerce platform of Bangladesh. His keen observation power and bringing to his innovative plans has made him a successful leader. Growing holistically, through Chaldal, he changed the lives of many workers, business owners and customers.



## Zinnia Huq

Head of Finance Controls and M&A, Unilever Bangladesh Ltd.

Ms. Huq is a versatile enabler in commercial business partnering, experienced in corporate strategy development, and a sound driver in embedding corporate & financial governance and sponsor for accounting system (SAP) deployment over last 18 years. She firmly believes that passion is the key to organization success and it is the people who bring this passion to life within work, to raise the standards, to push the boundaries and to make things happen.



# MEDIA MENTORS



## Faridur Reza Sagar

Mr. Faridur Reza Sagar is a Bangladeshi writer and film producer. He is also the managing director of Impress Telefilm Ltd and Channel I. He was awarded the Bangla Academy Literary Award in 2005 and Ekushey Padak in 2015 by the Government of Bangladesh.

Sagar played the leading role in East Pakistan's first children's cinema made by his father. Since his childhood he has been involved with many children-friendly TV shows on Bangladesh Television. He earned fame as a young presenter, program conductor and involving with television program since the inception of Bangladesh Television.



## Mahfuz Anam

Mr. Mahfuz Anam is the Editor and Publisher of The Daily Star, one of the largest English Dailies in Bangladesh. He contributed to the media development, from a long career as a journalist in Bangladesh and as a media expert for UNESCO. He is regularly invited to speak in regional and international forums on governance, human rights, press freedom and related issues. Anam was elected chairman of Asia News Network (ANN) for 2007 at a meeting of the board members of ANN in Seoul. Anam is a member of the Board of Trustees of Transparency International Bangladesh (TIB). He is an alumni of English department of Dhaka University.



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## Anis A. Khan

Vice President, Metropolitan Chamber of Commerce and Industries & Advisor to the Board, TRMBL and Adjunct Professor at IUB

Mr. Khan is a retired professional banker with 38 years of experience striving to change, expand and diversify organizations he works with. He has established the country's largest foreign bank; The Standard Chartered Bank. He has had 37 years of experience and training in banking, capital markets, management, and leadership practices. He joined Mutual Trust Bank Limited (MTB) on April 15, 2009 as the Group Managing Director & CEO, and has retired on November 30, 2019 having reached the statutory retirement age. MTB, under his leadership for over ten years, has achieved a leading position in the business arena. Mr. Khan is currently the Vice President of the country's pre-eminent Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI) and an Adjunct Faculty at Independent University Bangladesh (IUB). He has also worked as a Director of ACI Group formerly and was a Fellow Member of Institute of Bankers, Bangladesh.

## A.Z.M Saifuddin Saif

Managing Director & CCO, Paper Rhyme Advertising Ltd.

Mr. Saif has 26 years of experience in advertising. His work spanned from Advertising to Marketing Advocacy. Before starting his own venture, Mr. Saif spent 11 years in Bitopi Leo Burnett and Grey in professional capacity. He has been part of advertising campaign launching from various local and foreign companies like Vitalac, Vitacan, AgriVita, Mobil, GlaxoSmithKline Vaccination, ANZ Grindlays Credit Card, Scancement, Lafarge, Transcom Digital, Horlicks Relaunch, Fasska, Ford, Volvo, Community Bank, LankaBangla Finance, SMC, Noir Retail etc. He is an alumni of US State Department and Board member of CED from Brac University. Saif also writes column to The Daily Star, Prothom Alo and Diplomats.



## Imran Rahman

Dean, ULAB School of Business

He has over twenty years of teaching experience, including at the Institute of Business Administration (IBA). He was the former Special Advisor to the Board of Trustees in 2017 in the University of Liberal Arts Bangladesh. He was Vice Chancellor of the University of Liberal Arts Bangladesh from 2011 to 2017. Mr. Rahman represented multiple boards in different organizations.



## KAM Majedur Rahman

CEO, A.K. Khan & Company Ltd.

Mr. Rahman has decades of experience in Financial consulting, Stock Exchange, Banks and Financial Institutions in four geographies. He was the former Managing Director of Dhaka Stock Exchange Limited and also the CEO of a foreign and local bank in Bangladesh. He is also known to have held Senior Management positions at Corporate Trade, SME and Retail Banking businesses. He was also the Executive Director of FinExcel and the Independent Director of Shahjalal Islami Bank Limited. Mr. Rahman currently holds the title of being the Chief Executive Officer of A.K. Khan & Company Ltd.

## Mahzabin Ferdous

Co-founder and MD, CThreeSixty, Executive Director, Concito PR, Secretary General, Bangladesh Cancer Aid Trust (BANCAT), CEO, Women Empowerment & Development Organization (WEDO)

Starting her journey in brand development and client management in advertising, Mahzabin also holds direct experience of working with transformation of IPDC. She is the Co-Founder of Daruchini and the Executive Director of CONCITO PR. She is also the CEO of WEDO. Her current role is to develop, implement and monitor the communication for her new venture CThreeSixty which is a Singapore based collaboration firm that adopts global practices to deliver communications and marketing solutions to the partners.



## Najmus Ahmed Albab

Founder & CEO, Lighthouse Bangladesh, Author, BANCAT  
Founder & Executive Director, Valor of Bangladesh

Mr. Albab is an entrepreneur and public speaker who is the Founder and CEO of Lighthouse Bangladesh since 2014. He has 25 years of experience in Readymade Garments manufacturing, Supply chain operation and distribution, and Entrepreneurial leadership. He is a Freelance Activist, counselor and the Author and Founder of Bangladesh Cancer Aid Trust.



## Raihan Shamsi

Chairman & CEO, DevoTech

Mr. Raihan Shamsi is a Chartered Accountant by education, with an Executive Education /Diploma in Management from National University of Singapore. He is an entrepreneur and former MNC CEO with a track record of transformation in Telecommunication and Information Technology industries in Asia. 10+ years of experience as CEO/ MD/ CXO at country level and region level, architecting large transformational program, New Business Development, Strategy & Financial Management, large capital market listing, M&A, divestment & dissolution at complex eco-system. He is seasoned through career in 5 MNCs over 20 years.

## Shams Mahmud

President, DCCI, Managing Director, Shasha Denims Ltd. & Honorary Consul, Federal Democratic Republic of Ethiopia to Bangladesh

Mr. Shams Mahmud, Commercially Important Person (CIP) is the Managing Director of Shasha Denims Ltd. He has introduced innovative production management, incentive system and marketing approach to the company. Recently Mr. Mahmud has been appointed as Secretary General of Consular Crops in Bangladesh. Mr. Mahmud has received LLB from the University of Herefordshire in the UK and a certification in International Business and Finance from New York University, USA. Mr Mahmud is also a Capstone Fellow of the National Defense College. He is the Chairman of Energis Power Corporation Ltd.



## Syed Mamnun Quader

CEO and MD, Southtech Group

Designated as “Commercially Important Person (CIP)” by the Government of Bangladesh.

He worked in the banking industry in the UK, USA and Bahrain for 13 years before founding Southtech Limited, which is a CMMI L5 company and one of the largest ICT companies in Bangladesh. His specialties are in Banking, Micro-finance, Micro-insurance, Financial Inclusion Technologies, Enterprise Resource Planning (ERP), and Business Process Engineering.



## Professor Shah Md. Ahsan Habib, PhD

Bangladesh Institute of Bank Management (BIBM)

Dr. Ahsan Habib is a Professor Selection Grade of BIBM. He obtained his PhD from Banaras Hindu University of India under BHU Research Scholarship; and accomplished Post-Doctoral Fellowship on Green Banking from Syracuse University, USA under Senior Fulbright Scholarship. He published over 180 research articles/publications in national and international journals/books and over 200 features in national daily newspapers. He has teaching experience with IBA and Department of International Business, University of Dhaka; East West University; Brac University; and the University of Professionals. Dr. Ahsan is the Chairman of the Executive Committee of D.Net, a Member of the ICC Bangladesh Banking Commission; and a Member of the Global Editorial Board of the Asia-Pacific Risk Professional Association (ARPA). He is an Independent Director of IPDC Finance Limited.

## Masud Khan

Chairman, Unilever Consumer Health Ltd.

Mr. Khan is currently the chairman of GlaxoSmithKline Bangladesh Ltd. and he is also the member on the board of Berger Paints Bangladesh Ltd. Lafarge Umiam Mining Pvt Ltd. and Viyellatex Ltd. and Member of The Institute of Cost & Works Accountants of India and Member of The Institute of Chartered Accountants of India. Prior to joining Crown Cement Group, he worked at LafargeHolcim Bangladesh as chief financial officer for 18 years. He earlier worked at British American Tobacco in finance and related fields for 20 years. Khan attained his Bachelor of Commerce degree with honours from Saint Xaviers' College under the University of Kolkata.



## Md. Nasser Shahrear Zahedee

Chairman, Radiant Pharma

He is known for making his company Radiant Pharma amongst the top pharmaceutical companies of Bangladesh. His company was established in 2005 and this has been a national asset. He is continuously making a significant contribution in the society by providing the best healthcare services to consumers. Radiant Pharmaceuticals Limited is engaged in the manufacturing and marketing of medicines for both local and overseas markets.



## Shehzad Munim

Managing Director, BAT Bangladesh

After graduating from the IBA, University of Dhaka, Mr. Shehzad Munim joined BAT Bangladesh as a Territory Officer in 1997. Mr. Munim worked in various marketing positions at BAT Bangladesh before moving to BAT New Zealand in 2003 as Group Brand Manager and then to Head of Brand Marketing in 2005. In 2006, he worked in Sydney, Australia, as a Food and Packaging Innovation Manager. Later he became Head of Brands and promoted to the rank of Head of Marketing in Bangladesh. He became Area Head of Marketing for South Asia in 2010. On October 1, 2013, he was appointed as the first Bangladeshi Managing Director of BAT Bangladesh, Mr. Shehzad Munim was elected as the President of Foreign Investors' Chamber of Commerce & Industry (FICCI), a representative body of 180+ foreign companies operating in Bangladesh with a heritage of over 50 years.

## Syed M Kamal

Country Manager, Mastercard Bangladesh

Mr. Kamal has more than 27 years of experience in FMCG, Financial Institution & VAS. He worked with renowned brands like ACI, Berger Paints, Western Union and SSL Wireless. He was the Country Manager at Western Union, CEO at SSL Wireless, Regional Sales Manager at Berger Paints & Zonal Sales Manager at ACI. Since 2013 he has been working at MasterCard as Country Manager, Bangladesh. He attended Chittagong Collegiate School and then Chittagong Commerce College and did his graduation from Chittagong University. Later on, he did his MBA from Royal Road University, Canada.



## Zoheb Ahmed

AGM, Meghna Group of Industries

He specializes in corporate management to plan brand development strategy.

Implemented integrated marketing strategy to establish national brands in HPC and food & beverage category. Operates nationwide campaign that achieved significant growth in the market. He assists core communication activities of the company that includes production of TVCs and a number of RDCs both in home and abroad. He is in the centre of stakeholders' management related to marketing and sales.



## Acknowledgment Note

I feel very privileged to be writing this message as the Founder Trustee of Valor of Bangladesh. The year 2020 has defied all leadership norms. In face of daunting circumstances, it has been an unprecedented experience for leaders at all levels. Sailing through a VUCA World (Volatility, Uncertainty, Complexity, Ambiguity) globe also has transformed with the changing times. Valor of Bangladesh emerged within this time of changes as a platform and has been successful in bringing together thought leaders, academicians, business leaders, professionals, and industry experts through a series of value discussions and interactions on much needed national developmental priorities. It is really an honour to have them on our webinar platform. We pay our deepest gratitude to the distinguished luminaries. Our special gratitude to Lighthouse Bangladesh for supporting us with their archive of essentials for the journal and providing the foundation for the inception of Valor Of Bangladesh. I also extend my gratitude to the valued founding patrons, partners, associates and sponsors for their kind support in our pursuit of a better tomorrow.

We are thrilled to launch our very first knowledge dissemination vehicle, valor's journal, 'In pursuit of 'A BETTER TOMORROW' enveloping the valuable thoughts delivered in the webinars by the illustrious corporate and academic leaders. The daunting task of the compilation of the webinar discussions and the fantastic ornamental presentation has been made possible with the extensive energy and support of our editorial and publication colleagues. They deserve huge appreciation.

Our valued sponsors have been very core to our success who echoed the voice of the concept. We pay our sincere gratitude to the valued founding patrons, partners, associates and sponsor of the journal: British American Tobacco Bangladesh, Guardian Life Insurance, United Commercial Bank, Community Bank Bangladesh, Mutual Trust Bank, IPDC, Zahedee Foundation, myclassroomonline, AB Bank, MasterCard, Bengal Cement, LankaBangla Finance, ADN Technologies, daktarbhai, City Bank Capital, Quality Feeds Ltd., Shasha Denim.

Looking ahead, Valor of Bangladesh is focused on accelerating the execution of our growth strategy while continuing to build on the strength of our brand - in helping our clients, create innovation, and bringing positive change to the communities. We hope the distinguished leaders and personalities, and our esteemed sponsors would always be with us in our future endeavors.

**Najmus Ahmed Albab**

Executive Director  
Valor of Bangladesh

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Lighthouse Bangladesh helps professionals and managers at every level through an experiential process utilizing assessment tools and thorough 'Learning & Development' programs that will empower them to perform as leaders with functioning competencies while they progress through an elevating journey across the corporate pyramid.



## Learning and Development

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How does a candidate's learning speed and personality interact? Exploring Aptitude and Personality allows you to understand how a candidate's personality influences their approach to learning and problem-solving.

**PERSONALITY & BEHAVIOUR**



How does a candidate's behavioural style and personality impact their success at work? Assessing Personality & Behaviour provides you with a powerful insight into two distinct but complementary aspects of a candidate.

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