

Empowering Trade & Business for Smooth LDC Graduation



Meeting with Swedish International Development Cooperation Agency (SIDA)

From the Desk of the Administrator



Dear Fellow Members, Colleagues, and Stakeholders,

It is an absolute pleasure to welcome you to the February Edition of FBCCI Monthly E-bulletin, containing FBCCI's foremost events, activities, strategies, and policy advocacy in reinforcing trade and investment in Bangladesh. The 19th edition reflects our continuous effort to safeguard the private sector of the country by strengthening business facilitation.

To bolster trade and businesses; and enhance the competitiveness of the local industry, FBCCI, on behalf of the private sector, met with the Chairman of National Board of Revenue (NBR) to exchange views on recent VAT related issues. Besides,

FBCCI shares its insights with the newly appointed Secretary of the Ministry of Commerce to help support a business friendly environment in the country.

Throughout February, FBCCI engaged in comprehensive discussions with national business leaders and dignitaries from different business chambers, associations, and forums. Besides, significant meetings were also held with international counterparts, including the Swedish International Development Cooperation Agency (SIDA), WALES Bangladesh Chamber of Commerce, and Bangladesh's Ambassador Designate to Bahrain Mr. Rais Hasan Sarwar ndc, and others.

Aligning with the Government's goal to inspire trade and investment in the country,

FBCCI continued its proactive engagement with government agencies, local and international partners. It has consistently represented the diverse business community in significant dialogues as well.

Additionally, the February edition of the bulletin includes the summary of monetary policy statement for January-June, 2025 by Bangladesh Bank. An article by the research wing of FBCCI on the Initiatives of FBCCI in ensuring occupational safety in non-RMG Industries has also been incorporated in this edition.

Finally, I extend my sincere gratitude to all our members, business leaders, and stakeholders for their continued support. I strongly believe, collective efforts from all sector's promising people will streamline and rightly guide the thriving economy of our nation.

Warm regards,

Md. Hafizur Rahman
Administrator, FBCCI

Monetary Policy at a Glance

A summary form of the Monetary Policy, a policy tool by Bangladesh Bank to manage money supply and interest rates with a view to control inflation, influence economic activities, and reinforce sustainable growth has been placed below for information & understanding of all the concepts.

Statement for January-June 2025

One of the primary mandates of Bangladesh Bank (BB) is to craft and execute its Monetary Policy. In accordance with this mandates, The Bangladesh Bank (BB) has maintained its tight monetary policy stance for the second half of the current fiscal year (FY) 2024-25 to tame the stubbornly high inflation. BB's monetary policy for the 2nd half of FY25 (H2FY25) aims to control inflation, increase foreign exchange reserves, stabilize the foreign exchange market, and reduce non-performing loans of banks and financial institutions. The strategy included continuing its contractionary measures until the desired inflation rates are achieved, the policy interest rates are currently staying at 10 percent and there is a focus on better governance within the banking sector.

Highlights of Monetary Policy Statement for the 1st and 2nd half of FY25

Indicator	(Jul-Dec) 2024	(Jan-June) 2025
Inflation	6.50	7.00-8.00
Broad Money Growth	8.20	8.40
Domestic Credit Growth	10.70	11.50
Private Credit Growth	9.80	9.80
Government Credit Growth	14.20	17.50

Key Policy Measures Adopted in the Monetary Policy

Prioritizing Inflation Reduction:

- The government has prioritized reducing inflation as a primary challenge.
- In January, the point-to-point inflation rate decreased to 9.94%, down from 10.89% in the previous month.
- Although there were discussions about raising the policy interest rate in the new monetary policy, it has been kept unchanged due to the slight decrease in January's inflation.
- The announced monetary policy projects to bring inflation down to 7-8%.

Unchanged Interest Rates:

- Along with the policy interest rate, the upper limit of the special repo or Standing Lending Facility (SLF) and the lower limit of the interest rate corridor, the reverse repo or Standing Deposit Facility (SDF), have also been kept unchanged.
- Currently, the interest rates for SLF and SDF are 11.5% and 8.5%, respectively.
- To control inflation and stabilize investment, the policy interest rate has been kept unchanged at 10%.

- The policy interest rate corridor has been maintained at 150 basis points.
- The repo rate determines the interest rate when commercial banks borrow from the central bank for liquidity needs.
- The reverse repo rate is used when banks deposit their surplus funds with the central bank.
- The Repo rate is also known as the Policy interest rate.

Broad Money Growth:

- In the first half of the current fiscal year's monetary policy, broad money growth was set at 8.2%. The actual growth during this period was 7.6%.
- The announced monetary policy projects broad money growth of 8.4%.
- This broad money growth will be managed by controlling liquidity within the policy interest rate and interest rate corridor.

Current and Financial Account Surplus:

- The foreign exchange reserve has been stable at \$20 billion for a long time.
- Due to strict policies against money laundering, the dollar exchange rate has also stabilized at 122-124 taka.
- Therefore, the central bank has not made any major changes for the time being.
- If inflation continues to decline, the policy interest rate will be gradually reduced to encourage investment.

Meeting with SIDA Delegation

FBCCI Administrator Md. Hafizur Rahman chaired the meeting with the delegation from Swedish International Development Cooperation Agency (SIDA) on February 12, 2025 at FBCCI office in Motijheel, Dhaka.

The meeting stressed on the Enhanced Integrated Framework (EIF), the multilateral partnership program dedicated to assist the LDCs in reinforcing economic growth, sustainable development, and poverty reduction through empowering trade and businesses.

Ms. True Schedvin, Head of Unit, SIDA; Senior Program Manager (Trade) of SIDA Mr. Sven Olaude and Ms. Annie Stuinge, National Trade Expert of the Bangladesh Regional Connectivity Project- 1 Mr. Md. Munir Chowdhury, FBCCI Secretary General Md. Alamgir, Head of International Affairs Wing Md. Zafar Iqbal ndc, officials from the Ministry of Commerce, entrepreneurs, and dignitaries were present at the meeting.



FBCCI Administrator met Newly Appointed Commerce Secretary

FBCCI Administrator Mr. Md. Hafizur Rahman paid a courtesy call on the newly appointed Commerce Secretary Mr. Mahbubur Rahman on February 26, 2025 at his office in Ministry of Commerce, Dhaka.

Among others, FBCCI Secretary General Mr. Md. Alamgir, Head of FBCCI International Affairs Wing Mr. Md. Zafar Iqbal ndc were present.



Courtesy Meeting between FBCCI Administrator and leaders from Narsingdi Chamber



Mr. Rashidul Hasan Rinto, newly elected President of the Narsingdi Chamber of Commerce & Industry

(NCCI) paid a courtesy visit to the FBCCI Administrator Mr. Md. Hafizur Rahman on February 03, 2025 at FBCCI office in Motijheel, Dhaka.

They had a fruitful discussion on the issues related to trade and business during the meeting.

Among others, Former Director of FBCCI Mr. Md. Giasuddin Chowdhury (Khokon), NCCI Director Mr. Md. Delwar Hossain, Mr. Shanaullah Milon, Mr. Sarwar Hossain, Mr. Md. Sohel Sarker, Office Secretary Mr. Abu Hossain were present at the meeting.

Bangladeshi Ambassador to Bahrain visits FBCCI

Mr. Rais Hasan Sarwar, ndc, Director General (Regional Organisations) and Bangladesh's Ambassador Designate to Bahrain, met Mr. Md. Hafizur Rahman, Administrator of FBCCI, on 2nd February 2025 at the FBCCI office in Motijheel, Dhaka.

The meeting emphasized on strengthening bilateral trade between Bangladesh and Bahrain. They expressed their firm commitment in exploring potential sectors of mutual interest.



FBCCI Leaders attended the Meeting with NBR Chairman



A business delegation attended the meeting with NBR Chairman Mr. Md. Abdur Rahman Khan on February 06, 2025 at the NBR office in Agargaon, Sher-E-Bangla Nagar, Dhaka.

They discussed on VAT related issues with the NBR Chairman.

Former FBCCI Director and member of “FBCCI Shohayok Committee” Mr. Md. Giasuddin Chowdhury (Khokon), former FBCCI Director Mr. Md. Shahidul Haque Molla, Chairman and CEO of the PRAN-RFL Group Mr. Ahsan Khan Chowdhury, FBCCI Secretary General Mr. Md. Alamgir, business leaders and dignitaries were present at the meeting.

FBCCI Administrator attended the Inaugural Ceremony of DTG 2025

FBCCI Administrator Mr. Md. Hafizur Rahman, as Special Guest, attended the Inaugural Ceremony of 19th Dhaka Int'l Textile & Garment Machinery Exhibition (DTG) 2025, organized by Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA), on February 20, 2025 at International Convention City Bashundhara (ICCB), Dhaka.

Mr. Sk. Bashir Uddin, Hon'ble Adviser, Ministry of Commerce and Ministry of Textiles & Jute, Govt. of the People's Republic of Bangladesh graced the event as the chief guest.

Executive President of the BKMEA



Mr. Fazlee Shamim Ehsan, Overseas Director of the Yorkers Trader & Marketing Service Co., Ltd Mr. Akai Lin, President of the Bangladesh Textile Mills Association (BTMA) Mr. Showkat Aziz Russell, businessmen, industrialists, and other dignitaries were present at the ceremony.

Director General of Wales Bangladesh Chamber visits FBCCI



Md. Imtiaz Hussain (Jackie), Director General of the Wales Bangladesh Chamber of Commerce paid a courtesy visit to the FBCCI Administrator Mr. Md. Hafizur Rahman on February 26, 2025 at FBCCI office in Motijheel, Dhaka.

They had a detailed discussion on fostering trade between Bangladesh and Wales (UK) with special emphasis on encouraging non-residential Bangladeshi entrepreneurs to invest in Bangladesh.

FBCCI Administrator stressed on Wales-Bangladesh collaboration for Technical and Vocational Education and Training (TVET) and skill development program for millions of young Bangladeshi in different trades & professions and export of these skilled manpower in contributing to remittance earning.

Head of the FBCCI International Affairs Wing Mr. Md. Zafar Iqbal ndc, and others were present at the meeting.

Training on Standing Orders on Disaster Operationalization for Women

As part of the FBCCI Safety Council's initiatives, a comprehensive two-day training program titled "Training on SOD Operationalization for Women DMC (District Disaster Management Committees) & PERT (Private Sector Emergency Response Team) Members and DRR (Disaster Risk Reduction) Practitioners" was successfully conducted during February 10-21, 2025. This initiative aimed to strengthen the disaster preparedness and response capabilities of female members of the Private Sector Emergency Response Team (PERT), formed under the District Chambers of Commerce and Industry in Kurigram, Bagerhat, and Cox's Bazar. The training was organized by the local NGO partner of the Bangladesh Preparedness Partnership (BPP), National



Alliance of Humanitarian Actors, Bangladesh (NAHAB), and saw active participation from not only PERT members but also female representatives of the District Disaster Management Committees (DMCs), local NGOs, and women Disaster Risk Reduction (DRR) practitioners.

Training programs were conducted at the Bagerhat Chamber on 10-11 February 2025, Kurigram Chamber on 16-17 February 2025, and the Cox's Bazar Chamber on 19-20 February 2025.

The primary objective of the training was to enhance the knowledge and skills of women stakeholders in operationalizing the Standing Orders on Disaster (SOD) at the local level. It created a platform for strengthening coordination and communication between women entrepreneurs and disaster management stakeholders from both government and non-governmental organizations. The sessions covered key aspects of disaster risk reduction, emergency response planning, and the role of women in ensuring business continuity during crises.

During the inauguration of the training sessions, the Deputy Commissioners of the respective districts emphasized the necessity of incorporating women entrepreneurs into national and local disaster management frameworks. They acknowledged the crucial role of women in enhancing community resilience, leading emergency response efforts, and contributing to effective disaster preparedness initiatives. The training also highlighted best practices for engaging women in disaster risk reduction and response efforts, thereby fostering a

more inclusive and sustainable approach.

The FBCCI Safety Council and the local Chambers of Commerce and Industry played a pivotal role in facilitating and supporting this initiative. Their involvement ensured that the training was well-structured, impactful, and aligned with broader disaster management strategies. This event marks a significant milestone in promoting gender-inclusive disaster preparedness and response mechanisms, ultimately strengthening the resilience of communities against various hazards.

Focused Group Discussion on Disaster Risk Reduction

A Focused Group Discussion (FGD) on Disaster Risk Reduction (DRR) was successfully conducted at the Bagerhat Chamber of Commerce and Industry (BCCI), on Bagerhat, February 11, 2025, as part of the Bangladesh Preparedness Partnership (BPP) Phase 2 project of the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI). In Bangladesh, the Bangladesh Preparedness Partnership (BPP) is led by the Ministry of Disaster Management and Relief, with financial support from the Gates Foundation and technical assistance from the Asian Disaster Preparedness Center (ADPC).

The session was presided over by Mr. Moniruzzaman Howlader, Convener of the BCCI Safety Cell, and attended by key stakeholders, including Mr. Bazlul Huda, Deputy Assistant Director of Bagerhat Fire Service & Civil



Defense (FSCD), Mr. Md. Nurul Alam, Member Secretary of the BCCI Safety Cell, representatives from local NGOs, business leaders, and members of the Private Sector Emergency Response Team (PERT), Bagerhat. Mr. Md. Shakhawat Hossain, Training and Administration Officer of the FBCCI Safety Council, was also present.

Under the BCCI Safety Cell, a 44-member Private Sector Emergency Response Team (PERT) was trained in 'Disaster Preparedness, Business Continuity, and Multi-Hazard Management' to enhance their capacity in disaster response and resilience.

The primary objective of the discussion was to strengthen coordination among trained PERT members, the Fire Service, and other governmental and non-governmental agencies in disaster risk reduction and emergency response. Participants engaged in in-depth discussions on collaborative efforts to reinforce local disaster management, emphasizing the importance of capacity building and resource mobilization.



Key discussions included:

- Integration of private sector initiatives with government disaster management strategies to establish a robust emergency response framework.
- Practical implementation of emergency response strategies, highlighting the role of trained business representatives in mitigating disaster risks.
- The importance of ongoing training, coordination, and rapid response mechanisms to enhance disaster preparedness and ensure community safety.

Mr. Bazlul Huda commended the efforts of FBCCI and the BCCI Safety Cell in fostering disaster preparedness among businesses and stressed the need for continued training and coordination.

Mr. Md. Shakhawat Hossain, representing FBCCI, reiterated the significance of PERT in disaster response and resilience. He assured continued support for strengthening partnerships between the private sector and emergency response agencies.

In his closing remarks, Mr. Moniruzzaman Howlader emphasized the commitment of all stakeholders to work collectively in disaster preparedness and management. The event concluded with a resolution to conduct regular training sessions and collaborative drills to enhance the efficiency and preparedness of PERT members in Bagerhat.

This FGD marked another milestone in FBCCI's ongoing efforts to empower district chambers in disaster resilience, ensuring the safety of businesses and the broader community. The FBCCI Safety Council remains dedicated to its mission of building a disaster-ready business environment through strategic partnerships and proactive training programs.

FBCCI paid Homage to the Martyrs of the Language Movement



On the eve of 'Mohan Ekushey February' the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) paid homage to the martyrs of the Language Movement in 1952. On behalf of the Administrator, FBCCI officials placed floral wreath to the Central Shaheed Minar in the morning of February 21, 2025 marking the International Mother Language Day.

FBCCI Administrator Graced the Closing Ceremony of BAPA Foodpro

FBCCI Administrator Mr. Md. Hafizur Rahman, as the chief guest, attended the closing ceremony of the 10th BAPA Foodpro International Expo on 27th February 2025 at International Convention City Bashundhara (ICCB), Dhaka.

Chairman of Bangladesh Food Safety Authority Mr. Zakaria, Director General of BSTI Mr. S M Ferdous Alam, President of BAPA Mr. Md. Abul Hashem, business leaders, and dignitaries were present at the event.



Decent workplace and secured investment: Initiatives of FBCCI in ensuring occupational health and safety in Non RMG Industries

"In a true civilized society, protection of the worker should be regarded as the most essential, irreducible aspect of Production cost"

-René Jules Dubos

In the wake of rapid industrial growth and striving towards a Developing Nation, the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) has taken a pioneering role in ensuring occupational safety across various non-RMG industries.

Bangladesh, a nation that has recently transitioned to a middle-income country, is witnessing an ever-expanding manufacturing and service sector. These industries, beyond the famed Ready-Made Garment (RMG) sector, include agro-processing, leather, jute, pharmaceuticals, and more. While these sectors contribute robustly to the economy, they also bring forth significant challenges in terms of workplace safety. Recent statistics indicate that non-RMG industries are burgeoning, with over 10,207 factories and establishments surveyed for safety compliance and more under scrutiny. However, tragedies like the Shezan Juice Factory incident, which claimed over 52 lives, underscore the urgent need for comprehensive safety measures. As FBCCI collaborates with international bodies like ILO and GIZ to establish safety protocols and training, this article delves into the initiatives and future prospects aimed at creating a safer, more productive industrial landscape in Bangladesh.

In 2015, Bangladesh successfully achieved the United Nations' targets for the Millennium Development Goals (MDGs) and entered the group of middle-income countries. Following this achievement, we have realized on achieving SDGs by 2030.

The ever-increasing manufacturing and service sector are the key player behind its economic growth and employment generation. During the last two and half decades, Bangladesh has seen a significant increase in the number of industrial firms other than export-oriented apparel industries such as agro-processing, leather, jute, pharmaceuticals, plastic, ceramic, light engineering etc, which also create huge demand of chemical products. During the 52 years of our independence a good number of commercial establishments like offices, hospitals and clinics, hotels and motels, and educational institutions are also built in the cities and districts across the country.

All these require a healthy and safety measures to safeguard the life of human and secure the workplace and investment. Because occupational health and safety management not only protect the organization from injuries, fatalities and legal and financial losses, but also creates a positive business outlook. It also reduces worker absenteeism and employee turnover. Moreover, healthy workers certainly perform better, after all, effective occupational health and safety management has a positive impact on the production and product quality of the organization. If anybody wants to get the best return from the employees, he/she needs to invest in the well-being of workers and protect assets.

Although occupational health and safety costs a lot of money, but it reduced the risk and increase the reputation which help gain the trust of foreign buyers easily.

On the other hand, after the transition of Bangladesh to developing countries, international buyers will order products and services with special emphasis on compliance in industries.

Moreover, to keep pace with the 4th industrial revolution, safety issues are more crucial for us, as this is an era of technology. Modern concept involves integrated measures on prevention, detection, and protection at planning stage to execute effectively for saving Life and Property from fire.

Needless to say, that at present 85% of our industrial contribution comes from apparel industries in term of export earnings. After the tragic Rana Plaza collapse, Bangladesh has taken stringent measures to address workplace safety. Three safety platforms—Accord, Alliance and National Initiative – were initiated by global brands, the Government and ILO to ensure safety of the apparel sector.

As a result, Bangladesh is now known to the world as a model for workplace safety in the garment industry. Our industry has been praised both locally and globally for achievement in workplace safety. Our rapid growth in green industries is also impressive. The world's only platinum certified knitwear factory is now in Bangladesh. Having over 230 green industries and 9 out of the top 10 green RMG industries in the world are in Bangladesh. All these are the evidence of Bangladesh's garment industry to be the role model in the world in terms of safety.

Although industrial accidents in RMGs have escalated in number over the recent years, the industrial safety in non-RMG and other high rising institutions and service sectors were remaining concern. Specially the fire incidents in Shezan Juice Factory, chawkkbazar Chemical storage, FR Tower, ASM Chemical Industries Co. Ltd including others has devastated a huge no of human life and properties. Only the Shezan Juice Factory tragedy in Narayanganj left more than 52 people dead and over 50 others injured, has raised safety worries in non-RMG businesses.

On July 15, 2021, the government announced the formation of a 24-member committee led by BIDA to detect safety risks and issue requisite directions to responsible entities for implementing necessary measures. Several sub-committees have been constituted to carry out the required steps.

Considering the fire incidents in different non-RMG industries and aligning with the dynamic concept of Prime Minister's Office involving private, commercial, and industrial sectors with government agencies in safety-related issues, FBCCI, the apex trade body of the country, established a Safety Council in its office in 2021.

After its establishment, it has started working with the National Committee for Industrial Safety and BIDA in carrying out joint inspection cum survey of non-garment sectors and by now more than 10,207 factories have already been surveyed.

In collaboration with the International Labour Organization (ILO), the Safety Council of FBCCI worked on providing technical support to establish functional safety cell in all Chambers and Sectorial Associations. This includes training on basic OHS and OHS management systems for FBCCI members with a view to expand the training package for members of safety committees, and monitor OSHA practices in all commercial and industrial sectors. FBCCI also worked on enhancing capacity on occupational health and safety in the 4 selected chambers and 12 sectorial associations. Under this program

16, safety cells have been established. Through these safety cells good about 117 safety committees have been formed in different factories, and 1100 members of the safety committees' have been trained besides, more than 3000 representatives of safety units trained up on fire safety, rescue, and first aid. The safety council has provide technical support to the 19 vulnerable factories identified by the combined inspection team led by BIDA. The program also comply with the 'National Plan of Action based on 'The National OSH Profile' and 'National OSH Policy' of the government and to promote a sustainable and safe workplace ensuring the well-being of both workers and entrepreneurs.

FBCCI Safety Council has also worked with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) regarding OHS especially focused on electrical and chemical safety. It has provided good about 61 trainings at the factory level focusing on electrical, chemical and fire safety. The safety council is also working with ILO on the SDG Private Sector walking group to explore the feasibility of one-window-service under an independent platform for the issuance and renewal of various licenses concerning safety issues and to supervise better safety compliance in the factories and establishment.

Upon successful implementation of the activities, there is an optimistic anticipation that every workplace will be equipped with essential safety measures. These include designated fire exits, well-installed fire alarms, comprehensive detection systems, fire extinguishers, and a schedule for regular fire drills. The overarching goal is to ensure that all staff are proficiently trained in safety procedures, empowering them to respond effectively during emergencies.

Understanding and adhering to safety protocols is not just a regulatory requirement but a collective responsibility. It is imperative that every stakeholder is familiar with the primary steps to address incidents such as fires, electrical mishaps, boiler explosions, and other related emergencies. Implementing measures that raise public awareness and encourage proactive safety practices is crucial. Such initiatives may involve conducting safety drills, workshops, and seminars to disseminate information about fire safety, risk assessment & management, and the importance of quick and efficient response to emergencies. The combined effect of these strategies is expected to significantly mitigate the risks and enhance the safety standards in workplaces.

Some measures, including public awareness activities, would be the way to reduce the impact of fires. These include conducting exhibitions on fire equipment and training programs on fire safety and risk management in all industrial areas to showcase the latest technologies and products innovated for fire safety and security systems.

In a recent initiative, industries and households alike are being encouraged to adopt advanced safety products to ensure the security of lives and property. This proactive approach towards safety is a significant stride in mitigating risks and fostering a culture of preparedness.

Furthermore, the collaboration between academia, governmental, and non-governmental institutions in conducting training, studies, research, and data analysis is pivotal. These concerted efforts aim to prepare comprehensive reports that will shape future safety protocols and practices. Regular evaluation and monitoring of Occupational Health and Safety (OHS) practices across commercial and industrial sectors are integral to maintaining high safety standards.

In light of these developments, the Safety Council of the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI), in collaboration with the International Labour Organization (ILO) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), is set to establish functional occupational health and safety units across all Sectorial Associations and Chambers. This initiative will include formulating safety committees in all factories and establishments and developing skill-based, effective members within these committees over time.

To conclude, FBCCI envisions the establishment of a dynamic information technology and data management system is on the horizon. This system aims to provide effective monitoring and evaluation of compliance issues, facilitate research, and enhance networking with all Associations, Chambers, and other stakeholders, including the Bangladesh Investment Development Authority (BIDA), the Department of Inspection for Factories and Establishments (DIFE), and the Fire Service and Civil Defence (FSCD). By promoting a sustainable and safe workplace, FBCCI is committed to making factories not only safer but also more productive, thereby contributing positively to the national economy.

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