



Bangabandhu's life sketch being showcased at NYC's Times Square

NEWS LETTER 2021

এখনই সময়



"BD Finance wants to build on its clients' trust" - Md. Kyser Hamid

BANGLADESH FINANCE, A CHANGE-MAKER IN FINANCIAL SECTOR



To contribute to Bangladesh's social and economic development, these institutions provide financial services to a wide spectrum of individuals and enterprises. Bangladesh Finance is a financial company including two subsidiary companies, that provides a one-stop solution to all investment difficulties. With diverse institutional investments and shareholders, it has contributed to the economic well-being of over 10,000 households and the growth of innumerable businesses.

আর্থিক প্রতিষ্ঠান বিডি ফাইন্যান্স নাম বদলে এখন বাংলাদেশ ফাইন্যান্স

প্রথম আলো



নাম পরিবর্তন হচ্ছে আর্থিক খাতের প্রতিষ্ঠান বিডি ফাইন্যান্সের। ১৯৯৯ সালে যাত্রা শুরু করা প্রতিষ্ঠানটির নতুন নাম বাংলাদেশ ফাইন্যান্স। গতকাল বুধবার অনলাইনে আয়োজিত এক অনুষ্ঠানে বাংলাদেশ ফাইন্যান্স নামে আনুষ্ঠানিকভাবে যাত্রা শুরুর ঘোষণা দেন প্রতিষ্ঠানটির ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী কর্মকর্তা মোহাম্মদ কায়সার হামিদ।

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These recognitions will surely drive us to our successful journey towards becoming the most prestigious financial institution in the country

LEADING NBFIS LOG HIGHER EPS IN JANUARY-SEPTEMBER



The earnings per share (EPS) of all seven NBFIs, which published unaudited financial reports as of Wednesday, increased during the January-June period of 2021, according to available data with the Dhaka Stock Exchange (DSE). The companies are Bangladesh Finance, United Finance, National Housing Finance & Investment, IDLC Finance, Delta Brac Housing Finance Corporation, IPDC Finance and Islamic Finance & Investment.

Un-audited EPS of 12 listed NBFIs for nine months

NBFIs	Jan-Sept, 2021	Jan-Sept, 2020	Change in %
Prime Finance	Tk 0.29	Tk 0.03	867
Bay Leasing	Tk 2.75	Tk 1.02	170
BD Finance	Tk 2.07	Tk 1.01	105
LankaBangla	Tk 1.87	Tk 0.88	89
DBH	Tk 4.58	Tk 3.08	49
United Finance	Tk 0.71	Tk 0.50	42
IPDC Finance	Tk 1.70	Tk 1.35	26
GSP Finance	Tk 1.27	Tk 1.01	26
Islamic Finance	Tk 0.89	Tk 0.99	-10
IDLC Finance	Tk 4.02	Tk 4.07	-1.23
NHFIL	Tk 2.11	Tk 2.13	-1.0
Union Capital	Tk (2.29)	Tk (2.63)	---

BANGLADESH FINANCE: A NEW JOURNEY BEGINS



BD Finance officially relaunches as "Bangladesh Finance" at an event on the online platform today. The announcement was attended by Professor Shibli Rubayat-UI-Islam, chairman of the Bangladesh Securities and Exchange Commission, Manwar Hossain, chairman, Kyser Hamid, Managing Director and CEO, Directors of Bangladesh Finance, and a number of well-known personalities, as well as journalists.

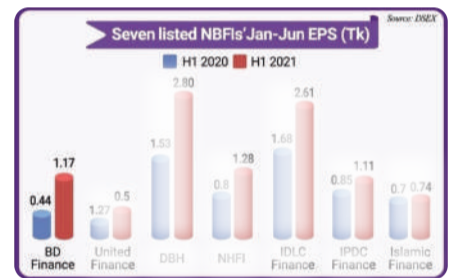
LEADING NON-BANKING FINANCIAL INSTITUTIONS RECORD HIGHER EARNINGS PER SHARE



Market insiders said earnings per share (EPS) of most of the NBFIs increased thanks to lower cost of funds, relaxed loan classification and capital gains through investment in stock market

The EPS of eight companies soared, three saw slight decline while one continued to incur losses, of the 12 NBFIs which published un-audited consolidated financial reports for January-September, 2021 as of Sunday.

The companies whose EPS increased are Prime Finance & Investment, Bay Leasing & Investment, Bangladesh Finance, LankaBangla Finance, Delta Brac Housing Finance Corporation, United Finance, IPDC Finance and GSP Finance.



SHARI'AH SUPERVISORY BODY OF BANGLADESH FINANCE FORMED



A Shari'ah Supervisory Committee (SSC) of Bangladesh Finance Islamic Wing has been approved at the 248th meeting of the Board of Directors of Bangladesh Finance Limited held at Dilkusha in the capital.

	আইডিএলসি	আইপিডিসি	বিডি ফাইন্যান্স
ইপিএস'২০	৬.৭৪*	১.৯০*	১.৮০*
ইপিএস'১৯	৪.৫১*	১.৭২*	১.১২*
ইপিএস প্রবৃদ্ধি	৪৯.৪৫%	১০.৪৭%	৬০.৭১%
লভ্যাংশ'২০	৩৫%**	১২%**	৬%**
			৬%***

* টাকা ** নগদ *** বোনাস

শেয়ারবাজারের চাঞ্চাড়া, করোনাকালের হোম অফিস আর উদ্বৃত্ত তারল্য সরকারের বন্ডে বিনিয়োগ - এই ভিলে মিলে করোনা বছরে ভালো ব্যবসা করেছে আর্থিক খাতের তিন প্রতিষ্ঠান।

করোনার কারণে আর্থিক খাতের প্রতিষ্ঠানগুলোর ব্যবসা ভালো হবে না- এমন আশংকা ছিল বিনিয়োগকারীদের। কিন্তু গতকাল বৃহস্পতিবার ব্যাংক বহির্ভূত তিন আর্থিক প্রতিষ্ঠানের আর্থিক প্রতিবেদনের তথ্য বিনিয়োগকারীদের সেই ধারণা পাল্টে দিয়েছে। প্রতিষ্ঠান তিনটি হচ্ছে আইডিএলসি ফাইন্যান্স, আইপিডিসি ফাইন্যান্স ও বিডি ফাইন্যান্স।

BANGABANDHU'S LIFE SKETCH BEING SHOWCASED AT NYC'S TIMES SQUARE

The Daily Star



The life sketch of Father of the Nation Bangabandhu Sheikh Mujibur Rahman is now being screened at New York's Times Square. EXIM Bank and Bangladesh Finance came forward to help him implement it.

BANGLADESH FINANCE LAUNCHES 'BIJOY' TO SUPPORT WOMEN ENTREPRENEURS

THE ASIAN AGE



Bangladesh Finance has established a platform called 'Bijoy', which is a one-of-a-kind and comprehensive financial solution for female entrepreneurs, allowing them to achieve their ambitious goals. Bijoy began with the presentation of a cheque for 20 lacs to a female entrepreneur.

BANGLADESH FINANCE POSTS 218PC JUMP IN NET PROFIT AFTER TAX

THE BUSINESS STANDARD

In the first half (H1) of 2021, Bangladesh Finance's consolidated net profit after tax increased by 217.83 per cent year on year to Tk 235.4 million.

The company's earnings per share also increased to Tk 1.17 for H1 (January to June) as against Tk 0.44 during the same period of last year.

BANGLADESH FINANCE, COAST FOUNDATION TO WORK FOR SUSTAINABLE DEV

the dailyobserver



Bangladesh Finance Limited signed an agreement with Coast Foundation allowing BDT 1,000 million to fund sustainable development under its microfinance programmers, says a press release.

BANGLADESH FINANCE WORKS TO CHANGE COUNTRY'S FINANCIAL LANDSCAPE

THE BUSINESS STANDARD



Bangladesh Finance is providing a one-stop solution to all investment difficulties in the country and has contributed to the economic well-being of over 10,000 households and the growth of innumerable businesses.

BD FINANCE POSTS 58% RISE IN QUARTERLY PROFITS

THE BUSINESS STANDARD



Bangladesh Finance and Investment Company – a non-bank financial institution popularly known as BD Finance – posted a 57.67% increase in its net profit in the January-March quarter. Its total operating income also rose by 39%. According to company financial statements, the consolidated profit after tax stood at Tk9.24 crore and the earnings per share (EPS) at Tk0.50.

BD FINANCE SIGNS \$2BN AGREEMENT WITH US FINANCING FIRM

THE BUSINESS STANDARD



Bangladesh Finance and Investment Company Ltd, popularly known as BD Finance, has signed an agreement with USA-based infrastructure financing company Sovereign Infrastructure Group (SIG) on Thursday to bring foreign financing of over \$2 billion to Bangladesh.

BD FINANCE OBTAINS AA-CREDIT RATING

THE BUSINESS STANDARD

Bangladesh Finance and Investment company has achieved an improved credit rating – 'AA-' (double A minus) from 'A+' (single A plus) in long term and ST-2 in short term. This credit rating reflects the company's strong capacity to meet financial promises ensuring high safety to depositors and investors, said a media statement issued on Wednesday.

BD FINANCE SIGNS DEAL WITH AKIJ MOTORS

কালের কণ্ঠ
(https://www.kalerkantho.com/)

মঙ্গলবার ১২ পৌষ ১৪২৮। ১১ জানুয়ারি
২০২২। ৭ জমাদিউস সানি ১৪৪৩

daily sun



বিডি ফিন্যান্স গ্রাহকদের ডাক্তারি পরামর্শ দিচ্ছে ডিজিটাল হেলথকেয়ার সলিউশানস

অনলাইন ডেস্ক ২৯ অক্টোবর, ২০২০ ২০:৫৫



সম্প্রতি ডিজিটাল হেলথকেয়ার সলিউশানস (ডিএইচ) ও বিডি ফিন্যান্সের মধ্যে একটি সমঝোতা চুক্তি স্বাক্ষরিত হয়, যার আওতায় বিডি ফিন্যান্স তাদের গ্রাহকদের গ্রিন ব্যাংকিং উদ্যোগের অংশ হিসেবে সৌজন্যমূলক ডিজিটাল স্বাস্থ্যসেবা প্যাকেজ সরবরাহ করবে।



BD Finance collaborated with Akij Motors to provide innovative financial solutions to the customers buying new vehicles. The solution also includes life insurance coverage for the customers, said a press release.

প্যাকেজের আওতায় বিডি ফিন্যান্সের গ্রাহকরা পাবেন কল, চ্যাট এবং ভিডিও কল এর মাধ্যমে আনলিমিটেড ডাক্তারি পরামর্শ ও ৪০,০০০ টাকা পর্যন্ত চিকিৎসা ক্যাশব্যাক সুবিধা। পাশাপাশি থাকছে লাইফ ইন্স্যুরেন্স হিসাবে ১০,০০০ টাকা এবং ১,২০০+ বিশেষজ্ঞ চিকিৎসকদের সাথে এপয়েন্টমেন্ট বুকিং সুবিধা সাথে স্বাস্থ্যসেবায় সহযোগী আউটলেটগুলিতে ৩৫% পর্যন্ত ছাড়ের সুবিধা। এক সংবাদ বিজ্ঞপ্তিতে বিষয়টি জানা গেছে।

ডিএইচ এবং বিডি ফিন্যান্সের মধ্যে চুক্তি স্বাক্ষর অনুষ্ঠানে ডিএইচ এর পক্ষ থেকে উপস্থিত ছিলেন অ্যাড্‌ব্র স্মিথ (সিসিও), মোহাম্মদ মবাইদুর রহমান, (হেড অফ বিটুবি, লয়েলিটি এড পার্টনারশিপ), পারভেজ আহমেদ (কর্পোরেট বিজনেস লিড), ডাঃ খালেদ হাসান (ক্লিনিকাল অপারেশনস হেড) এবং বিডি ফিন্যান্সের পক্ষ থেকে উপস্থিত ছিলেন মোঃ কায়সার হামিদ (ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী কর্মকর্তা), মোঃ সাজ্জাদুর রহমান জুঁইয়া (সিএফও) সহ আরও অনেকে।

BD FINANCE, ADORSHO PRANISHEBA TO PROVIDE DIGITAL FINANCIAL SOLUTIONS TO RURAL FARMERS

The Financial Express



Bangladesh Finance Limited (BD Finance) signed a partnership agreement with Adorsho Pranisheba to provide innovative digital financial solutions to rural farmers in the dairy and cow fattening sector.

CSR INITIATIVE OF BD FINANCE AND DHAKA NATIONAL MEDICAL HOSPITAL

THE BUSINESS STANDARD



Bangladesh Finance and Investment Company Ltd (BD Finance) collaborated for a CSR initiative with Dhaka National Medical Hospital.

BD Finance is working in partnership to make a High Dependency Unit (HDU/ICU) at Dhaka National Medical Hospital. Considering the current pandemic situation, enhancing such a facility is essential for the people of our country.

BD FINANCE'S NET PROFIT JUMPS BY 61% DESPITE COVID-19 SHOCK

THE BUSINESS STANDARD

bd finance
Inspiring Wealth



The consolidated net profit of one of the leading non-banking financial institutions, Bangladesh Finance and Investment Company Limited (BD Finance), jumped by 61% to Tk30 crore in 2020 – despite the novel coronavirus pandemic that hit the country's economy.



BD Finance wants to build on its clients' trust

COMPANY - BANGLADESH

FARHAD HOSSAIN

The company, which is listed on the stock exchange, has made almost double the profit in January-September this year as compared to the same period last year.

The financial sector in the country has been facing a tough time due to various irregularities including default loans in many institutions. The Bangladesh Finance and Investment Company Limited (BD Finance) is one of the few companies that is moving forward in this situation.

Based on the trust of the clients, the company has made good profits in the Covid-19 pandemic. One of the top NBFIs in the country, the company wants to focus on this trust in the coming days.

Md Kyser Hamid, managing director of BD Finance, said this in an interview with The Business Standard.

The experienced professional, who also served IDLC Finance and Delta Brac Housing Finance Corporation (DBH), said his organisation wants to do business not only for profit but also in partnership with customers.

In the next five years, BD Finance wants to be the number one NBFIF in the country as a worker-friendly and digitalised company. "Our main goal is to set an example for others," he said.

The company, which is listed on the stock exchange, has made almost double the profit in January-September this year as compared to the same period last year.

Asked how BD Finance did so



Md Kyser Hamid. PHOTO: COURTESY

well amid a global catastrophe like the Covid-19 pandemic, he pointed out a few things.

He said BD Finance is moving forward with a unique business model, having a reputed company like Anwar Group as a shareholder, an experienced board of directors, non-interference of the board of directors in management, and the cooperation of skilled workers.

As a result, the company is pay-

ing a 10% dividend to investors every year. This year it paid a 12% cash dividend.

He said, "The announcement of good profits and dividends, the listing of BD Finance as a blue-chip share, and the introduction of zero-coupon bonds to diversify the funds were also reasons for the company's success."

"Besides, the company has initiated the Surokha Digital Scheme

to protect the health of investors along with their money. Health-care and insurance benefits will be available under this scheme if a minimum deposit of Tk1 lakh is made within a specified period," he added.

Apart from this, BD Finance will launch a digital wallet this month as a new product. Through mobile banking, customers will be able to deposit and withdraw savings at home using a digital wallet.

Among the general NBFIFs, BD Finance is the only one that has recently received approval for Islamic Finance. Kyser Hamid said the new service will be launched for customers in a few days.

"The default rate of NBFIFs was more than 13% of the total loans till June this year, while the default rate of BD Finance was around 4%," he added saying that, "At the end of December this year it will be less than 3%."

He said although loan classification is closed due to Covid-19, default loans may increase in the future. "With this in mind, BD Finance has already started keeping provisions as a precaution."

The default loans of NBFIFs have increased to around Tk9,000 crore at the end of June this year. The amount was about Tk6,400 crore at the end of December last year, which is 9.5% of the total loans.

Kyser Hamid urged the government and the Bangladesh Bank to support reducing default loans by taking strict measures. He emphasised relying on corporate governance to solve the problems.

Noting that the sector has been in a liquidity crisis for the last three years, he said, "The crisis would be reduced if the government gave priority to NBFIFs in disbursing loans for the implementation of incentives packages."

He also suggested: reducing dependence on banks, launching new products, issuing bonds, and raising funds from foreign sources.

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পরিচালক এবং সিইও মোহাম্মদ কায়সার হামিদ। তিনি ১৫ বছর আগে দেশের অন্যতম এনবিএফআই ডেলটা ব্যাংকের (ডিবিএইচ) মাধ্যমে আর্থিক খাতে যাত্রা শুরু করেন। একই সময়ে তিনি আরো বেশ কয়েকটি সুপরিচিত আর্থিক প্রতিষ্ঠানে কাজ করেছেন ও ব্যাংকে কাজ করার অভিজ্ঞতা রয়েছে।

BD FINANCE TO ISSUE 1ST ZERO COUPON BOND

The Financial Express

The board of directors of Bangladesh Finance and Investment Company has decided to issue 'BD Finance 1st Zero Coupon Bond' worth Tk 2.0 billion for expansion of business and diversification of funding sources.

BD FINANCE TO LAUNCH INNOVATIVE PRODUCTS

The Financial Express

Bangladesh Finance and Investment Company Ltd or BD Finance is planning to introduce innovative and customised lending and deposit options to pull together NBFIF-designed

funding and lending base, top executive of the non-bank financial institution said.

To materialise the plan, the NBFIF is planning to bring worth Tk 2.0 billion subordinate or zero coupon bond in the market for three to five years, he said.

BANGLADESH FINANCE WISHES TO BE THE BEST FINANCIAL INSTITUTION IN 3 YEARS: KYSER HAMID

BUSINESS INSIDER

"When we will celebrate our 25th founding anniversary, we are hopeful that the size of the balance sheet will be between Tk 7,500 crore to Tk 8,000 crore," said Hamid. "We are working towards that goal," he added. As he dwelt on Bangladesh Finance's some of the accomplishments, he said all but a few of the 35 NBFIFs had performed poorly, eroding people's confidence in them. "Bangladesh Finance has successfully come out of that and has been able to gain the trust of the people. This is our great achievement."

**অবসরের সিদ্ধান্ত
থাকুক নিজের কাছে**

bd.finance 16727