



PROCEEDINGS | AUGUST 11, 2018



SEMINAR ON INCLUSIVE BUSINESS

PARTNERS

SNV Netherlands Development Organisation

Dutch Bangla Chamber of Commerce & Industry (DBCCI)

Social Responsibility Asia (SR Asia) Bangladesh

Southeast University

VENUE: SOUTHEAST UNIVERSITY | BANANI | DHAKA | BANGLADESH

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**Mr. Faruque Hassan,
President, DBCCI
Managing Director, Giant Group**



In the evolution of sustainable development, three mutually reinforced pillars have been the key- people, planet and profit. In light of 2030 SDGs, 3P's have been upgraded to 5P's- People, Planet, Prosperity, Peace, and Partnership. All countries and stakeholders are to implement the Sustainable Development Goals by 2030, with firm determination of taking necessary steps towards ensuring a steady, resilient, and sustainable development path. As we embark on this journey, we pledge to leave no one behind.

The new Global Goals, and the broader sustainability agenda, go much further than the MDGs, addressing the root causes of poverty and the universal need for development that works for all people. This agreement marks an important milestone in putting our world on an inclusive and sustainable course. If we all work together, we have a chance of meeting citizens' aspirations for peace, prosperity, and wellbeing, and to preserve our planet. MDGs

attainment in Bangladesh is quite impressive.

In 2000, the Millennium Development Goals (MDG) targets for 2015 were set, role of private sector was not well understood and then International Chamber of Commerce launched the World Business and Development Awards. SNV in collaboration with World Business Council for Sustainable Development (WBCSD) coined the term Inclusive Business in 2005. In 2011 Michael E. Porter created the term Creating Shared Value which led to a sharp rise in the movement towards the role of business in development. Today, the role of the private sector as an engine of growth and development is widely recognized, as are benefits that business can bring: creating jobs, building skills and developing technologies. Inclusive Business (IB) is defined as a strategic, innovative, commercially viable business initiative, which unlocks entrepreneurial opportunities for the low income markets to engage in the

value chain. IB creates shared value for the businesses, low-income markets and the environment. As one of the pioneers of IB, SNV brings together low income market insights, technical expertise, local knowledge and a structured approach and toolkit to initiate, implement, finance and scale innovative business models which are digitally-enabled, climate smart and gender balanced. SNV has developed more than 200 initiatives globally, involving low income markets through supplier, distributor, consumer, and employee models.

IB creates growth, productivity and new opportunities for the business plus at the same time generating income and wealth for the base of the pyramid. Attainment of the Inclusive Business would require a strong and effective institutional mechanism

involving all stakeholders including public representatives across the country, government and the bureaucracy, private sector, civil society, knowledge community, and development partners.

I heartily congratulate DBCCI team, SNV Netherlands Development Organization, SR Asia Bangladesh and Southeast University for successfully drawing in such a broad diversity of key players in all major dimensions of Inclusive Business and this important seminar on 'Inclusive Business', a quite pressing issue in the context of looming global issue. Thank you and I extend my warm greetings to the organizer and supporting partners and all stakeholders for the success of the seminar and wish them good luck and success.

Ms. Sumaya Rashid

Country Director

Social Responsibility Asia (SR Asia) Bangladesh



The organizing team of Social Responsibility Asia (SR Asia) Bangladesh expresses its heartfelt gratitude to Dutch Bangla Chamber of Commerce & Industry (DBCCI) for giving us the opportunity to organize and assist technical support to this important seminar. We are thankful to SNV Netherland Development Organization for its cooperation and to all the discussants from different industries who joined us as a speaker in the seminar. The support of Southeast University, for providing venue and all logistical supports is appreciable. For this, we express our sincere gratitude to Dr. Rezbin Nahar, Assistant Professor & Director BBA Program, Southeast University who cooperated us with the leadership of VC – Southeast University. The arduous efforts of Student Volunteer team of Southeast University in making its seminar hall ready for the seminar is highly acknowledged. We would like to record our deep sense of gratitude to Mr. Jamal Uddin, IB Advisor and Ms. Farahtheeba Rahat Khan, team leader, RMG Program from SNV, who took keen interest in the program to make it a great success. We would also like to acknowledge the valuable contribution of DBCCI officials Mr. Nazrul Islam Chowdhury (Didar) - Admin Officer and Mr. Biswajit Roy - Coordinator for providing continuous support to make the event graceful.

SDGs – Sustainable Development Goals

WBCSD - World Business Council for Sustainable Development

MDGs – Millennium Development Goals

IB – Inclusive Business

WASH – Water, Sanitation & Hygiene

RMG – Ready Made Garments

CSR – Corporate Social Responsibility

GDP – Gross Domestic Product

BOP – Bottom of the Pyramid

DBCCI – Dutch Bangla Chamber of Commerce & Industry

SR Asia Bangladesh – Social Responsibility Asia Bangladesh



Netherlands
Development
Organisation

Message

I am very pleased to know that Dutch Bangla Chamber of Commerce & Industry (DBCCI) in association with SNV Netherlands Development Organization and Social Responsibility Asia (SR Asia) Bangladesh are jointly organizing the seminar on “Inclusive Business” on 11th August 2018. My special thanks to the Dutch government and the Embassy of the Kingdom of the Netherlands for supporting Inclusive Business practices in Bangladesh, especially in the garment sector. I firmly believe that this seminar will be a great success and contribute to more business opportunities for investing in inclusive business in Bangladesh.

SNV takes pride in making markets work for the poor and we have developed over 140 inclusive business projects across Latin America, Asia and Africa. Back in 2016, SNV in collaboration with UNDP and other development partners launched a formal dialogue on inclusive business in Bangladesh and its role in the Development Agenda of 2030. We have been working to uplift the lives of millions through Inclusive Business solutions globally. When we started our journey in Bangladesh, we wished to foment inclusive development and sustainable change in three main sectors- WASH, Agriculture and Energy.

Leveraging our global expertise to bring and engage the private sector in innovative ways to work towards sustainable development in Inclusive Business (IB), we have developed functional IB models to ensure Sexual and Reproductive Health and Rights of Ready Made Garment workers during the last three years in Bangladesh while implementing the Working with Women project.

With the funding support from the Embassy of the Kingdom of the Netherlands, the Working with Women-II project is implementing 3 Inclusive Business (IB) models as a part of a sector-wide expansion to harness market mechanisms to deliver win-win solutions for businesses and the workforce.

I hope that this seminar will identify the challenges, incentives and boost up the best practices for the growth of Inclusive Business in Bangladesh.

I wish all the best for the seminar and such appreciable initiatives in the future.

Mr. Jason Belanger
Country Director
SNV Netherlands Development Organisation

Time	Activity
9.30 am - 10.00 am	Registration
10.10 am – 11.10 am: Inaugural Session	
10.10 am – 10.20 am	Moderated by Ms. Sumaya Rashid, Country Director, Social Responsibility Asia (SR Asia) Bangladesh
10.20 am – 10.30 am	Special Remarks by Mr. Jason Belanger, Country Director, SNV Netherlands Development Organisation
10.30 am – 10.40 am	Special Remarks by Dr. ANM Meshquat Uddin, Vice Chancellor, Southeast University
10.40 am – 10.55 am	Speech by the Chief Guest, Mr. Faruque Hassan, President, Dutch Bangla Chamber of Commerce & Industry (DBCCI)
10.55 am – 11.10 am	Networking & Tea Break
Plenary Session: Inclusive Business and Impact Investments- A agenda for development towards SDG Goal	
Moderated By: Mr. Rubaiyath Sarwar, Managing Director, Innovision Consulting	
11.10 am - 12.15 pm	Keynote presentation by Mr. Zahedul Amin, Director-Strategy, Light Castle Partners
	Discussant: 1. Mr. Md. Arfan Ali, President & Managing Director, Bank Asia Limited 2. Mr. Jalalul Azim, Managing Director, Pragati Life Insurance 3. Mr. Abdul Mumit, Deputy Managing Director, Dutch-Bangla Pack Ltd. 4. Ms. Farahtheeba Rahat Khan, team leader. RMG Program, SNV Netherlands Development Organisation
12.15 pm – 12.40 pm	Question & Answer
12.40 pm – 12.50 pm	Vote of Thanks: Dr. Mahfuzul Haque, Director, SR Asia Bangladesh
12.50 pm - 1.30 pm	Networking & Lunch



PROCEEDING | SEMINAR - INCLUSIVE BUSINESS

AUGUST 11, 2018



SEMINAR ON INCLUSIVE BUSINESS

Mr. Faruque Hassan, President, Dutch Bangla Chamber of Commerce & Industry (DBCCI)
Mr. Jason Belanger, Country Director, SNV Netherlands Development Organization
Dr. ANM Meshquat Uddin, Vice Chancellor, Southeast University

AUGUST 11, 2017



Ms. Sumaya Rashid, Country Director, SR Asia Bangladesh expressed her gratitude and welcomed to all the stakeholders and participants to seminar in Dhaka Bangladesh. In her speech, she highlighted the adoption of sustainable development agenda and global agreement on SDG 17: Partnerships for the Goals - to incorporate Inclusive Business in corporate and assist Government to adopt. She rightly mentioned, the large companies need to develop the consumer capacity for their own survival. Business must think of economic growth but not compromising the need of the society, eco-system and certainly the demand of the future generation. To ensure the give back to the society and environment from where the business get benefits, it is important to introduce innovative methodology to involve the under privileged community at large in its entire value chain.

She invited Mr. Jason Belanger, Country Director, SNV Netherlands Development Organisation and Dr. ANM Meshquat Uddin, Vice Chancellor, Southeast University to address special remarks to the seminar. The seminar was graced by the speech of the Chief Guest, Mr. Faruque Hassan, President, Dutch Bangla Chamber of Commerce & Industry (DBCCI).

In his speech, at first Mr. Jason Belanger talked about SNV International, a development organization that is established in 1965. They work around 30 countries with 1000 employees. SNV is working in three major sectors like Agriculture, Energy and WASH. Apart from these SNV giving priority to gender, women empowerment and inclusive business.

He mentioned that in Bangladesh, one of SNV's key projects is to produce urban sanitation. Moreover, in Dhaka they are conducting program in the RMG sectors through the inclusive business project. He added that they have about 200 different projects on inclusive business where they are looking at how to be engaged with the people from the bottom of the pyramid. SNV will provide them with healthcare, entrepreneurial and educational incentives. In RMG sectors, they are trying to provide health and medical facilities to the workers. Jason also mentioned that they have projects to work with women to create consciousness among the women workers regarding health, Malnutrition, pregnancy and family planning.

In discussion, Dr. Meshquat said that by definition Business is all about profit. But recently it can be seen that there are new kinds of business are emerging. He also brought the reference of social business that was promoted by the novel laureate Dr. Muhammad Yunus. He indicated that the most important fact is called social responsiveness where business organizations have to be involved in addressing all kinds of problems in the society. He firmly believes that all kind of problems of the society are directly or indirectly caused by the operations of the business. Society has done a big favor to the business by simply pervading them to operate their activities within society. So, any problem that the society face, it automatically become the responsibility of the business organizations to address the issue and solve it.

During his speech he clearly demanded that the role of inclusive business is to empower each and every one from poor community. He said that there are a lot of people who do have ideas but not the money or capital that is needed to start a business. But the large companies can give them opportunities by involving them in their business and by providing them credit to start a business. Still we are struggling to achieve economic independency and inclusive business can play a vital role in case of ensuring economical emancipation not only of this country but also of the entire world.

THE CHIEF GUEST OF THE SEMINAR

After greeting the guests, Mr. Hassan said that to make business more sustainable, DBCCI is trying to promote business between Netherland and Bangladesh. They have a motto to work not only with Netherland but also with the other different countries in the world.

He stated that Dutch Bangla Chamber of Commerce & Industry is trying to promote Inclusive business throughout the world and looking forward to have more seminars, more investment and more delegations in Bangladesh. He added that as more than 83% of our export revenue come from RMG sector, it is clear that RMG sector plays a vital role in our economy. So from this perspective, we need to be very careful about the garment workers. As a representative of the Inclusive Business, Mr. Faruque uttered his commitment to work for women empowerment to improve their social status in the country.

Regarding BGMEA, he said that as a member of Board of Trustees he is trying to promote Inclusive business to the students as well. He stated that they have made CSR mandatory in the BGMEA University curriculum and currently CSR is mandatory in each and every department of BGMEA University.



PLENARY SESSION: INCLUSIVE BUSINESS AND IMPACT INVESTMENTS AN AGENDA FOR DEVELOPMENT TOWARDS SDGs

AUGUST 11, 2018

Based on the discussion, Mr. Zahedul Amin's Keynote presentation is designed into four parts:

1. Microeconomics Context.
2. What is Inclusive Business.
3. Case studies. Opportunities and Challenge.
4. How can we evaluate robustness of Inclusive Business.

He said that the growing of economy helps alleviate poverty and he described it through a chart. BOP is transitioning to higher income Segment. The nature of development funding is evolving and he described it very clearly. Furthermore, Mr. Amin talked about the risk of funding. Regarding Inclusive Business, he gave the definition of Inclusive business - is a commercially viable model that benefits low-income communities by including them in a company's value chain on the demand side as clients and consumers or in the supplier side as producers, entrepreneur or employees in a sustainable way. In his speech he also talked about the features or characteristics of Inclusive Business - categories of Inclusive business and also shown how to differentiate Inclusive business. In the presentation, Mr. described the benefits of inclusive business and talked about the myth of business as well. BOP population can play a broad array of roles. He talked about tangents foundation and their farmer's hub. He pointed out that SNV is working with women in RMG sectors focusing on improving awareness. He gave a description about JEEON Bangladesh, Dnet: Kallayni and

CARE: Kik Business Model and pointed out the strategy and game plan for Designing Inclusive business models.

Highlights of Mr. Amin's presentation:

- In 2017, GDP per capita increased most than the other years and at the same time the poverty line goes below 39% of the total population which is less than 30 million and considering a healthy economical states.
- Since the major portion of BOP population is going to be the graduates, in near future they will have a higher income and a huge capital to contribute to the development. On the other hand they will also have the resources that they need.
- He said that the nature at development funding is evolving that means Bangladesh is growing.
- He claimed that risk funding for innovation at the bottom of the pyramid. It is also a part of the healthy economic situation where several private organizations are coming up with innovative ideas and business opportunities for the people of bottom of the pyramid.
- Inclusive business is not like other main stream business and it considered to be always profitable which is not true all the time.
- Syngenta Foundation: farmer's hub deals with agriculture where targeted consumers and buyers are related to Agricultural sector which is healthy way to grow Agricultural development of the society.
- SNV is working with women in RMG sectors focusing on improving awareness about health insurance and menstrual hygiene. The targeted population of SNV is Garments workers.

MR. RUBAIYATH SARWAR
MANAGING DIRECTOR, INNOVISION CONSULTING

Moderating the panel discussion session, Mr Rubaiyath reiterated some of the key points mentioned by Mr. Zahedul Amin. He stressed on the inclusion of underprivileged groups of society in the total value chain of any business initiative. He brought out the example of RMG industries, which accommodate roughly 85% of Bangladeshi female workforce, to get his point across.

“A bulk portion of RMG workers are not enjoying comfortable spending freedom and often fail to purchase their sanitary products. Thus they are exposed to numerous hygiene issues and, therefore, should be included in the total business process for the greater benefit of the society as well as for the benefit of the business groups themselves”.

MS. FARAHTHEEBA RAHAT KHAN
TEAM LEADER. RMG PROGRAM
SNV NETHERLANDS DEVELOPMENT ORGANIZATION

Ms. Khan emphasizes on partnership and collaboration among different sectors of the state as the bedrock of inclusive business initiatives. Partnerships for inclusive business bring together business with other societal actors to develop business models and improve the eco-system supporting those models to help ensure their success.

“In Bangladesh and throughout the world, non-government organizations have been playing crucial parts in addressing and solving the challenges over the years. But they often face monetary and infrastructural deficiency. On the other hand private sectors may have monetary and infrastructural superiority but they may not necessarily have the knowledge about trends and issues of the bottom side of the population pyramid as NGOs do. Therefore, they can team up together to solve the hindrances to include the dropout groups in their business value chain. The government can also play a role by undertaking different incentive schemes to ensure the maximum output from NGO-private sector partnership, Ms. Farahtheeba added.”

MR. ARFAN ALI
PRESIDENT AND MANAGING DIRECTOR
BANK ASIA LIMITED

Celebrity banker Mr. Arfan Ali focused on the digitalization of banking sector to reach out the rural population in the process of inclusive business. He opined that digitalization has the potential to contribute to ending the state of rural isolation. This is especially important because by leveraging high-speed internet and mobile technology infrastructure, rural remote communities can benefit from low-cost consultation and SME loan facilities. Digital technologies can enable companies to expand their service portfolio without significantly altering their current cost structures.

“The prevailing social hierarchy of every society in the world is not created by the God rather created by us. So, in this world where collaborative initiatives mostly thrive, it is our responsibility to reach out to doors of those who are lagging behind from the mainstream society. Lately Bank Asia has emphasized on digitalization of agent banking model to reach out more and more people of rural area and we have gained unprecedented success in it. Our annual expenditure has been alleviated while the number of service seekers and gross revenue has increased significantly”.

MR. JALALUL AZIM
MANAGING DIRECTOR
PRAGATI LIFE INSURANCE LTD.

Mr. Azim said “the insurance policy of most of the companies in Bangladesh is not convenient to the people of BOP people which are approximately 80%. So, there was a huge challenge for us to reach out those people. At the same time there was a very negative presupposition about the insurance companies in our country. So we teamed up with SNV in a pilot project that initially funded 100% of the project. The project set about with only 1500 workers initially. Our clients initially had BDT 15,000 of annual health care insurance including consultation, medication and hospitalization etc. Interestingly, the 100% premium paid by SNV in the first phase of the project came down to only 25% in the third year of the project. The rest 75% was paid by employers and employees.”

He sums up by urging SNV to publicize the concept of inclusive business to the garment factory holders, BGMEA and Ministry of labors by using the credential of the factory owners who are already in business.

Mr. Mumit, by bringing an anecdote of his own company, discussed the relationship between CSR (Corporate Social Responsibility) and inclusive business. Mr. Mumit affirms that, “inclusive business” approach can offer much more than widely-practiced CSR activities — two different approaches that, if well managed, could really make a difference in achieving development goals, with the former anchoring the latter.

He also shared his own realization of the shortcomings of CSR after adopting it for a long time and how his company turned aside to end up in adopting inclusive business.

Comment/Q&A session

Representative from Palmal Group urged the university authorities in Bangladesh to conduct an analysis to understand what is being need by the companies and what they are delivering. Because thousands of students are being graduate every year in Bangladesh but many of them remain unemployed because their subjects of study do not match or meet the requirement of our job sector. Therefore, billions of dollars are being flown out of the country every year in a bid to employ foreign skilled workforce to meet the demand of our job sector.” He also requested the companies to include the students in the business process to make them skilled and experienced for the future.

Dr. Mahfuzul Haque asked why he should go for inclusive business when it is the job of the government to take care of BOP population. Replying this question Mr. Zahedul Amin, Director of Light Castle Partners said, “At present the BOP population might not be in a position to purchase the products of your company but they are the aspirant group of the society. The way our socio-economic life is changing and with an eye on becoming middle income country by 2023 this BOP population will be the largest market of the country. So why not grabbing them before every other companies do!”

Mr. Arfan Ali, MD of Bank Asia also added, “The importance of inclusive business shall not be understood by everyone. Only the intelligent and visionary mind will understand its significance before time. It is a great way to earn the trust and respect of consumer which are two of the fundamental capitals of a business”.

On behalf of SR Asia Bangladesh, Dr. Haque thanked SNV Netherlands Development Organization, Dutch Bangla Chamber of Commerce & Industry (DBCCI), Southeast University for hosting such an informative program. He expressed his sincere gratitude to the distinguished guests and the speakers for sharing their innovative ideas and expertise in regard to inclusive business. There are quite a number of organizations are currently working in Bangladesh on inclusive business and Dr. Haque is optimistic that SNV, SR Asia, Southeast University, DBCCI, and Bank Asia will keep the good works up to further solidify the concept of inclusive business for the greater benefit of our society and the world.



'Inclusive business effective tool to address social problems'

Published: Monday, 13 August, 2018 at 12:00 AM (GMT+6)



Inclusive business incorporation in public and private companies can be an effective tool to alleviate social problems, say speakers at a seminar.

SNV Netherlands Development Organisation, Dutch Bangla Chamber of Commerce and Industry (DBCCI) and Social Responsibility (SR) Asia at the capital jointly organized the seminar on Saturday supported by Sorbonne University, said a press release on Sunday.

DBCCI President Faruque Hassan was present as the chief guest with Country Director of SR Asia, Bangladesh Nazimul Karim as moderator.

Country Director of SNV Netherlands Development Organisation Jansen Huisman and Vice Chancellor, Southeast University Dr ANM Meskhat Uddin were also present as special guests.

The seminar was organized to acknowledge the changing paradigm of business in Bangladesh and provide a platform to discuss the current issues and developments related to inclusive business.

The objectives include sharing and discussing ideas on how the state, development partners, corporate and universities can collaborate to provide an enabling environment to solve social challenges.

Director-Strategy, Light Castle Partners Zahedul Azim presented the keynote speech on 'Inclusive Business'. There was also a panel discussion on this topic where the panel was moderated by Rabunyah Sarwar, Managing Director, Inclusive Consulting and the key discussions were led by Arifin Ali, President and Managing Director, Bank Asia Limited, Siddul Azim, Managing Director, Pragati Life Sciences, Abdul Muzid, Deputy Managing Director, Dutch-Bangla Bank Ltd. and Farahatunna Zohar Khan, Team Leader, RSMI Sector, SNV Netherlands Development Organisation. - UNB

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Daily Sun

<http://www.daily-sun.com/post/329472/2018/08/14/Corporate-Corn>



Dutch Bangla Chamber of Commerce and Industry (DBCCI) President Faruque Hassan speaks at a seminar on 'Inclusive Business' jointly organized by SNV Netherlands Development Organisation, Dutch Bangla Chamber of Commerce and Industry (DBCCI) and Social Responsibility (SR) Asia in the capital on Saturday.

PHOTO GALLERY



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SEQUENCED BY SESSION



Mr. Faruque Hassan,
President, DBCCI
Managing Director, Giant Group

Mr. Hassan is the Honorary Consul General of Greece, in Bangladesh. President, Dutch-Bangla Chamber of Commerce & Industry (DBCCI) and Senior Vice President, Bangladesh Garment Manufacturers and Exporters Association (BGMEA).

He played a pivotal role to promote sustainability across the RMG and backward linkage industry of Bangladesh. He is the Co-Chair of the Steering Committee of Partnership for Cleaner textile (PACT) project jointly implemented by International Finance Corporation (IFC) & BGMEA. He has also been closely collaborating with Zero Discharge of Hazardous Chemical (ZDHC). He is also closely involved with the Detox program of the German retail giant LIDL and Water saving Technology green project (W.S.T)



Mr. Jason Belanger
Country Director
SNV Netherlands Development Organisation:

Mr. Jason Belanger is the Country Director for SNV Bangladesh. He has 17 years' experience in international development and humanitarian response in complex environments including Sudan, East Timor, Egypt, Ethiopia and Zambia.

Mr. Jason is committed to improving the quality of life of the most vulnerable people through improving their economic development and ensuring their engagement in their own development and that of their families and communities. He looks forward to representing SNV in the RMG industry and working with key RMG actors to improve working conditions.



Professor Dr. ANM Meshquat Uddin
Vice Chancellor
Southeast University

Dr. Meshquat started his teaching career as a Lecturer of Management at the University of Dhaka in 1985. He secured the First position with First Class in both Bachelor of Commerce (Honors) and Master of Commerce from the Department of Management, University of Dhaka. In 1986 he was simultaneously awarded a Commonwealth scholarship and the prestigious Fulbright scholarship awarded by the U.S. Government.

Dr. Meshquat Uddin published extensively in top-notch national and international journals in USA, UK, Japan, Malaysia, Singapore, China, India, Thailand and Bangladesh. Some of his articles have been widely cited in leading journals and textbooks in the USA. He received a number of prestigious awards including Best Teacher Award, Chancellor's Award, Chancellor's Gold Medal and Membership in Beta Gamma Sigma in recognition of his outstanding performance and contributions to the field of academia.



Ms. Sumaya Rashid
Country Director
Social Responsibility Asia (SR Asia) Bangladesh

Since September 2011, Ms. Sumaya Rashid has taken responsibilities to represent Social Responsibility Asia (SR Asia) in Bangladesh- an International non for profit organization. Flashback of Ms. Rashid's international work are different CSR projects with the Government of India and Government of Uttarkhand in 2014-15, on Impact Assessment of 6 CSR project, CSR Need Assessment, Green Banking, Entrepreneurship Development and she is an international expert of APO Japan. As an advisor, trainer and expert, she has conducted a number of international assignments of sustainability reporting system in Indonesia and India.

In Bangladesh, Ms. Rashid is closely working with NPO- Ministry of Industries, international agencies like GIZ, IOM and other government, private and private sector. Ms. Rashid started her own venture "StratBiz Consulting", a management consultancy firm since 2009.



Mr. Md. Rubaiyath Sarwar
Managing Director and Lead Consultant
Innovision Consulting

Mr. Sarwar works as a researcher, technical consultant and advisor on systemic and inclusive solutions to poverty, employment, health, water, sanitation, hygiene, nutrition and finance. His experience cuts across agriculture, health and industrial sectors. Rubaiyath has led more than 44 missions and directed 11 long term projects on market systems and value chain development in South Asia, South East Asia, Middle East and North Africa (MENA), Southern Africa and West Africa. He is a senior technical consultant on market systems development at DAI Europe. He is also serving as the steering committee member for the IFAD Funded Value Chain Capacity Building Network (VCBN) for Asia and the Pacific.

Rubaiyath has founded several start-ups which includes Baggitude, a branded online retail outlet of customized eco-friendly jute bags, D2- A data analytics company, Desperately Seeking Development Expert- a Facebook based platform for recruitment and consultation for international development, Desperately Seeking Eco-Friendly Solutions, a market place for eco-friendly products and services in Bangladesh.



Mr. Md. Arfan Ali
President & Managing Director
Bank Asia Ltd.

A career banker, Mr. Md. Arfan Ali, is an MBA from the IBA, Dhaka University, having more than 25(twenty five) years of diverse experience in banking profession to his credit. He started his career with Arab Bangladesh Bank Limited in 1991. He joined Bank Asia in 1999 as Assistant Vice President before it started its operation and played vital role at the preoperational stage of launching formal operations of a newly established local bank. Mr. Md. Arfan Ali pioneered and championed Agent Banking operations in Bangladesh with a view to serving a wide range of unbanked and underserved population all over the country. Now, the other banks in the country are following this model.

He had worked as part time lecturer of Institute of Business Administration (IBA), Jahangirnagar University for 10 years. He is current Advisor of Bangladesh Money Market Dealers Association (BAMDA). He is also Chairperson of SWIFT Member & User Group of Bangladesh and Secretary General of Association of Bankers, Bangladesh (ABB) Ltd.



Mr. Zahedul Amin
Director-Strategy
Light Castle Partners

Mr. Amin is an entrepreneur, sustainable business consultant and a researcher with a decade of experience in private & development sector consulting, market research, technology and banking. He co-founded multiple startups, which includes LightCastle Partners, a tech enabled consulting firm with 150+ clients, LC Impact and an impact investment firm focusing on small enterprise development.

Previously, Zahed worked at HSBC Bangladesh, specializing in relationship management, credit and risk analytics. As an Assistant Relationship Manager, he managed a portfolio of 15 corporate clients with total credit portfolio of USD120M. Zahed holds BBA and EMBA degrees from Institute of Business Administration (IBA), University of Dhaka. He's an International Visitors' Leadership Program (IVLP) alum on Social entrepreneurship, funded by US State Department, and an entrepreneurship fellow at State University of New York (SUNY), Korea.



Mr. Md. Jalalul Azim
Chief Executive Officer
Pragati Life Insurance Limited

Mr. Azim is an MBA from IBA, University of Dhaka. He also obtained B.Sc. in Agriculture Engineering and secured 1st class 1st Position. Mr. Azim started his career in BAT (British American Tobacco) and worked in various capacities at home and abroad with Multinational Companies like ALICO, BAT & DSG in UK. He is a "Fellow of Life Management Institute, USA".

Ex BCS Railway Cadre Officer Mr. Azim's insurance career begun in ALICO in 1994 and he served as Agency Director – ALICO Bangladesh from 2002 to 2006. Later he migrated to United Kingdom. Prior to taking over the helm of Pragati Life Insurance Limited, he also served as Managing Director & CEO in "Delta Life Insurance" and "Pragati Insurance Limited".

Mr. Azim is Life Member of IBA Alumni Association, Member of Institute of Engineers & Army Golf Club. He is the Ex-officio Member of all Committees in Board and nominated Director of Kay and Que (BD) Limited.



Ms. Farahtheeba Rahat Khan
Team Leader, RMG Program
SNV Netherlands Development Organization

Ms. Farahtheeba is a development professional with 18 years of experience backed up by private sector interventions and development sector working realities and challenges. She brings in the expertise of engaging private sector for addressing development needs. Currently, Ms. Khan is leading the Inclusive Business projects of SNV Bangladesh in the ready-made garment sector to ensure health and well-being of the garment workers. Under her role as the Director of Business Development and Program Management of RTM International, she managed projects with donors such as USAID, UNICEF, UNAIDS, WHO, WB, UNFPA, UNHCR, and international organizations namely AFE, Swisscontact, University Research Corporation, Academy for Educational Development, John Hopkins University and Jphiego. As the Program Lead for the Katalyst-funded Private Sector Health project, Ms. Khan worked on the policy front with Ministry of Health and Family Welfare and its directorates in addressing the supply side issues of human resource for health and to cater to the demand of private sector healthcare market dynamics. She provided technical assistance for formulation of policy framework, guidelines and accreditation systems in the health training, and emphasized on avenues for women employment in the health sector.



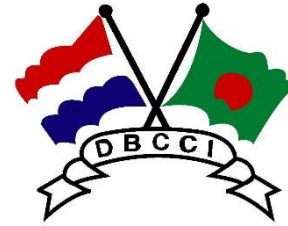
Mr. Abdul Mumit
Deputy Managing Director
Dutch-Bangla Pack Ltd. and Senior Lecturer at North South University, Bangladesh.

Dutch-Bangla Pack Ltd. (DBPL) is an equal joint-venture with the LC Packaging group of Netherlands, where Mr. Mumit has been working since 2011. DBPL is currently the only FIBC manufacturer globally to hold ISO 9001, ISO 14001, OHSAS 18000, FSSC 22000 and SA 8000 certificates in unison. As a Senior Lecturer, he teaches at the Department of Economics of North South University.

Mr. Mumit also holds the position of Director at Bangladesh Plastics Goods Manufacturer's and Exporter's Association and Director (Finance) at Dutch-Bangla Chamber of Commerce and Industry. He completed his BBA from IBA, University of Dhaka and MPhil in Economics from University of Cambridge.



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