

## The Business Confidence Takes a Positive Turn for BCS (D'Add)

BUILD conducted the first BCS survey to help the Government to understand what businesses in the country experience and conducted 2nd and 3rd BCS during 2014 and 2015 respectively. The 4th BCS was conducted between March and September, 2019 covering 250 businesses across the country. It has taken the period of July to December 2019 as a baseline and is carried out to understand the perception of business enterprises in Bangladesh about the existing state of business environment for the period July to December 2019 and what will excite business in next period of January to June 2020. Seven sets of indicators were used in the questionnaire such as; economic condition, access to finance, legal environment and business regulation, increasing trend in investment, infrastructure, business, inputs and infrastructure for business and business environment.

Each indicator was divided into several sub-indicators. The business confidence index (BCI) methodology involves two stage calculations. The first step finds the index for seven indicators separately. Then the second step calculation takes the average of seven indicators to find the overall BCI. It is found in the study that compared to the period July to December 2019, the confidence in enterprises has boosted through July to December 2019. The overall BCI is perceived to reach 10.87 during the period of July to December 2019. Improvement in employment scenario, growth in service sector, development in telecommunication and IT sector, rapid growth of electricity generation, increasing trend in investment, growth in service finance are working as a catalyst to boost the confidence amongst the enterprises. However, a volatile exchange rate, high inflationary expectations, demand like in wage rate, unreliable banking sector with a high bank interest rate, increasing cost in transport, reforms in taxation policy, corruption, and unfair competition are perceived as unfavorable for industrial growth. BCI to 0.03 points in the period January to June 2020.

Economic condition is perceived to improve but fail to fall in the first half of 2020 mostly because of the volatile exchange rate, inflationary expectations and demand in wage like. Reform in trade licensing and permit has been taken very positively by businesses. However, unofficial payment and difficulties in getting a license are still a major concern. The biggest challenge of businesses during the legal environment and business regulation index to fall in the first half of 2020. All of the five sub-indicators are perceived to have negative impact on tax and customs in the period of January to June 2020. Some of the proposed reforms on VAT and SD Act, income tax and customs in the annual budget 2019-20 are perceived as unfavorable for industrial growth, especially for SMEs. None of the ten-indicators is perceived to have positive impact on business environment. Smuggling situation, syndicate, policy uncertainty are the main causes of this significant fall.

One of the positively viewed indexes is access to finance. By mid-2020, access to finance is expected to be the best performing index of business confidence. Enabling environment for SME sector, favorable policy and initiatives by Bangladesh Bank have boosted the confidence of businesses. However, the businesses worry about the high interest rate of bank loans may hamper the growth of SME sector in long run. It is perceived that the continuity in the accessibility in the telecommunication sector, internet connection and electricity supply will continue to improve in the period of January to June 2020. Growth in electricity generation appears to have been a critical factor in sustaining the industrial expansion.

With right policy instruments, it is possible to boost the business confidence further to achieve the business enabling scenario in 2020. To continue the optimistic environment for boosting businesses, the Government must focus on: establish effective and reliable banking sector, improve the quality of business, establish effective microeconomic policy to tackle inflation and wage hike; give emphasis on availability of banking credit; eradicate the existing corruption in banking sector; move from Non-performing loans (NPL) based banking service and technical support at the regional level; policy support and November's election will lead the business in the coming days. It has highly praised BUILD for conducting BCS and said that initiative like BCS focuses on the positive and negative aspects in the business environment in the country and government needs to

**address these issues.**

Speaking as the Special Guest, Abdul Maal Abdul Muhith, Former Finance Minister, Gobat the 4th BCS Launching event at Amari Dhaka Hotel in Dhaka on Monday, October 28, 2019. He conducted to ease the share transfer and share valuation. Difference between practice and law matters most in business. The bond market is already existing in the market and it is important to develop bond market in the country. High rate of default loans in banking sector is a concern. Product Responsibility is maintaining good macro economic stability of exchange rate. The key to progress is the development of the private sector in the country. The Government needs to ensure the growth of private sector has not been hampered. He expects that the country would continue to grow at the current pace of GDP growth of 7.5% in 2020. Plastic sector is a challenge. The biggest challenge of Bangladesh is to fight with the corruption. If corruption cannot be brought under control, the business environment will be adversely affected. He stated that Bangladesh has improved 8 steps in Ease of Doing Business Index where it has made significant improvement in getting electricity and access to finance. All the authorized bodies have taken it very seriously to improve Bangladesh's position in doing business index.

Speaking as the Special Guest, Md Sirazul Islam, Executive Chairman of BIDA expressed his satisfaction that the confidence in business is getting better. He taking progress in a rapid rate it would be able to achieve all the targets in the coming years. The biggest challenge of Bangladesh is to fight with the corruption. If corruption cannot be brought under control, the business environment will be adversely affected. He stated that Bangladesh has improved 8 steps in Ease of Doing Business Index where it has made significant improvement in getting electricity and access to finance. All the authorized bodies have taken it very seriously to improve Bangladesh's position in doing business index.

Speaking as the Chair, Mahbubul Alam, Chairman, BUILD said that confidence is the key to progress. He stated that confidence is a prerequisite for the private sector to screen the positive and negative factors in the business environment. Policymakers will be able to take important decisions regarding reforms in the business environment. BUILD is working as the pillar of private sector development and intends to do so in the coming years. BUILD also intends to launch BCS every year.

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## Meeting with Department of Environment (DoE)

**BUILD CEO hands Business License Guideline of BUILD to DG of DOE**

A meeting was held with Director General, DoE on October 23, 2019 at Department of Environment (DoE), Dhaka. The main agenda of this meeting was to discuss the initiatives taken by the DoE regarding efficient plastic waste management, Extended Producer Responsibility (EPR) issue and Sludge Management.

Ferdous Ara Begum, CEO, BUILD gave a brief introduction of BUILD and how it works for improving the business environment and policy reforms for the betterment of the private sector. While briefing the DG, DoE about the agenda of the meeting she expressed her interest to know about the status of the draft S.R.O on the Plastic sector and Extended Producer Responsibility (EPR) in which BUILD has put some comments. The status of being one of the committee members of the Working Committee formed by DoE to work for pollution control was discussed. Plastic sector is a challenge. Product Responsibility (EPR) is a long demanding issue from the private sector as the stakeholders of the plastic sector believe that manufacturing plastic products are less hazardous for the environment because raw materials are 100% useable.

Dr. A.K.M. Rafique Ahmed, Director General of DoE welcomed BUILD officials and replied to all the queries. He informed that a workshop on EPR has organized by DoE in September and a National Level Committee will be formed soon. DoE has sent draft E-Waste Rules and draft Solid Waste Rules to the Ministry of Environment, Forest and Climate Change (MoEFCC) for validation.

Regarding the inclusion of plastic manufacturing sector in Green Category of Environment Certificate (EC), DG and DoE will review the proposal and having required assessment they will decide whether it can be included in the green category. He also requested to give comments on draft amended Environment Conservation Rules 2019. BUILD is working as the pillar of private sector development and intends to do so in the coming years. BUILD also intends to launch BCS every year.

Syed Nazmul Ahsan, Director (ECC) requested BUILD to pursue the issue with BEZA for establishing such facilities of sludge management mechanisms immediately. He opined that before preparing Sludge Management Rules, sludge management mechanisms need to be established and private sector can play a role in this mechanism establishment.

CEO, BUILD urged that the government should provide facilities like allowing land for dumping e-waste and establishing all facilities. Mirza Shaukat Ali, Director of DoE said, Government wants to develop a proper e-waste collection system through E-waste Rules and said it is a challenge. Both Private and public sector need to be work together and strong advocacy is required in this regard.

An assessment of the recycling of E-Waste has been done by DoE where it has been seen that the growth of e-waste in Bangladesh is 20%-22%. So, it will be an enormous task for the e-waste recycling industry.

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## Business Confidence to Grow in Jul-Dec 2019.

**BUILD 4th BCS**



Quanta hold copies of the Business Confidence Survey 2019 report at its launching event held at Amari Dhaka Hotel in Dhaka on Monday, October 28, 2019.

The country's overall business confidence index may gain 0.55 point in July-December compared to January-June of the current year according to the survey report released by BUILD on October 28, 2019. According to the survey, the overall business confidence index for July-December is going to 10.87, which was 10.32 in the January-June period. The report added that 90% of the population of this country now has access to electricity.

## Business Confidence Index

According to the fourth edition of the Business Confidence Survey, macroeconomic uncertainty, unofficial payment, costly logistics and taxation issues will worsen the business environment in 2020. However, high inflationary expectations, a volatile exchange rate, and wage hikes will make the confidence level fall by a small margin in the first half of 2020, the report added.

Speaking as the Special Guest, Dr. Jafar Uddin, Secretary of MOC said that Government needs full support from private sector to improve the business condition of the country. He also added that to simplify the business process, it is very necessary to reduce the corruption associated with different offices. However, it is not viable to eliminate corruption fully from the country. There should be a necessary to bring corruption in a minimum level.

Speaking as the Special Guest, Vice President of MCCJ stated that Bangladesh has improved a lot in terms of improving the business environment. The progress in Ease of Doing Business clearly indicates Bangladesh's success in business policy reforms. In this year, Bangladesh has achieved the highest FDI inflow ever. Bangladesh also obtains 2nd position in South Asia in terms of FDI inflow. Now, foreign investors considered Bangladesh as one of the best investment destinations for investment in Bangladesh. 90% of the population of this country now has access to electricity.

Speaking as the Resource Speaker, Shihrazat Munim, President of FICCI and that RMG sector is performing very strong in the economy as well as in the international arena. However, Bangladesh has to give priority to other potential sectors, such as pharmaceuticals, leather, sector and light engineering sector. The share transfer and share valuation in these sectors, it is also very necessary to identify why these sectors have low investments until now. The GDP of Bangladesh has not reached two digits yet. Bangladesh should set an ambitious target as the country is progressing very rapidly.

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