II INF 2018





# BUILDING HOMES & CREATING HAPPY MEMORIES FOR

35 | 14 IN DHAKA

YEARS
IN CHITTAGONG



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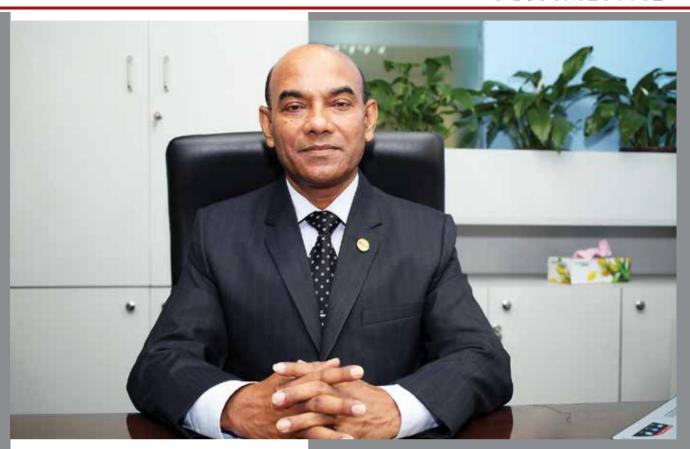
The catalyst for growth is always change

Firstly, Ramadan Mubarak to all our dear readers.

Once again the holy month of Ramadan is upon us, which is a month of peace, prosperity, and boundless happiness. At bti, we would like to contribute to multiplying the happiness, especially of those who are not so fortunate through our special campaign of "Box of Surprises" and all of you are welcome to join in the spirit of giving. You can find more about our special campaign in this newsletter. bti always strives to bring about innovative changes in the real estate sector as a pioneer real estate company, which we hope will benefit our valued customers. To simplify the financial transaction in real estate, we have recently declared a fixed price policy and this is the first time any real estate company in Bangladesh has done this. You can read more about the policy and its implications on real estate transactions in this month's newsletter.

We have also included an interview with our Additional Manager Director - Brig. Gen. Mohammad Ayub Ansary, psc (Retired) who shares his experience and valuable insight on the current real estate sector of Bangladesh. Apart from these, you will also get to know about Summer – a project in Bashundhara under Property in Focus and Lake Palisade - a recently launched commercial project in Dhanmondi as well as our latest offerings and events, which we hope will make this newsletter an enjoyable read for you.

#### **®** Newsletter



In Talk with Brig. Gen. Mohammad Ayub Ansary, psc (Retired) Additional Managing Director of bti

In this month's newsletter, we had a talk with our Additional Managing Director of bti - Brig. Gen. Mohammad Ayub Ansary, psc (Retired). Mr. Ansary who has had over 35 years experience in the military has recently joined bti and in this interview, he shares his work experience at bti, insights on the real estate sector of Bangladesh and much more with us.

#### Tell us about your work experience so far at bti.

Although I have joined bti only recently, I am greatly pleased with the work environment at bti, especially since this is the first time I am working in the real estate sector, bti is a pioneering Real Estate Developer Company in Bangladesh and its customer-centricity, quality products and on time delivery make bti a truly unique brand in the real estate industry. Moreover, at bti, all the employees empowered continuously to develop themselves which leads to excellent customer service and increased customer satisfaction. The organization fosters many development and learning opportunities and the employees are very much aligned with the organization culture. I am truly amazed to witness such values in a local company. I am learning and enjoying my work here immensely and feel proud to be a member of the bti family.

### What is the one thing you like about the organization?

I highly appreciate the customer-centric approach of bti – it is very rare I think, especially in the real estate sector of our country. The people at bti practice a set of Core Values where "Win the Customer's Heart" is number one value. bti gives utmost priority to its customers and they are our number one VIP. bti's customer-centric approach is also reflected in the post-handover relationship with the customers such as inviting customers to various engagement programs, holding post-handover meetings and so on. Corporate culture of bti is also very strong with the vision to build bti as a world class organization and the mission of homeownership a joyful experience for all the home buyers.

## What do you think of the current real estate sector in our country?

Although the real estate sector of Bangladesh suffered a setback in the last couple of years, the trend has reversed now, and a stable situation is prevailing. However, there are still lots of

challenges, especially with the market becoming more competitive day by day. I do believe the sector has immense potential and see a bright future ahead. Even though the usable lands in Dhaka metropolis are almost finished, the projected modern townships like Purbachal, Jolshiri, and Uttara 3rd Phase just in the outskirts of Dhaka provide a fresh incentive to this sector.

### A piece of advice you would like to give to someone looking to purchase a home?

A prospective customer should look for a developer, who has a proven record of commitment: quality product and on time delivery.

#### What do you like to do in your leisure time?

I like playing golf. Besides golfing, I like to teach fire safety measures, both prevention and actual firefighting to the people of all walks of life in order to make them capable of saving their lives and property. Firefighting is one of the most important lifesaving skills and I believe everybody should learn it. As bti is a Real Estate Developer Company, I would like to see all the bti employees skilled at firefighting both at home and in the organization. I would also like to share my

# 44 I highly appreciate the customer-centric approach of bti – it is very rare I think, especially in the real estate sector of our country. \*\*\*

experience and skills on firefighting so that bti flat and commercial space owners can be prepared to save their lives and belongings in times of need. In fact, I have already started doing this with flat owners of bti Service Projects. For the first time in the real estate sector, bti is turning its security guards into security and firefighters simultaneously. It is most needed in dwelling houses and high rise buildings of the modern era.

### Newsletter



# 5 Steps to follow when buying your first home

For most Bangladeshis, buying a home is the single most and biggest financial investment that has a profound emotional impact on the buyers. Before buying, therefore, it is crucial, that as a first time home buyer you have thought out every minute detail, planned carefully to ensure you are ready to take such a big step in your life. Here we present to you 5 important steps to achieve the best results when buying a home.

#### **Decide objectively**

Although buying a home is tied up with your dreams and emotions, it is important to think logically and objectively. Make sure you are aware of the responsibilities that come with homeownership. When looking at homes, you should also keep in mind how the apartment can serve you in the long-term instead of just right now. For instance, how many bedrooms the apartment includes versus how many you might need in the future with your growing family.

#### Be prepared financially

Before making the big decision, make sure you are financially prepared to pay the right price. Have a budget in mind and save up accordingly. You should have a clear idea of how much you can afford, how much amount of home loan you might require, as well as preparing thoroughly for each step of financial transaction involved in the home buying journey including down payment, monthly installments, registration fee, as well as any reserves for contingencies.

#### Find the right home loan for you

Before embarking on your quest of finding your dream home, it is recommended that you speak to professionals from reputed financial institutions and be well informed about the various interest rates, processing fee, service charges, etc. Know the difference between fixed and variable rates and find out how much time length you are comfortable with for repaying the loan amount. Real estate experts suggest that you start looking for home loans early on as it will make your home buying journey a lot smoother.

#### **Choose the right home**

When searching for the perfect home, be aware of the price range in various locations. You should also be willing to make some compromises and be practical when finding the right home for you and your family. Some factors to consider when looking at homes include the apartment layout, apartment complex facilities, security, building facing, etc. This will help you find a place that you truly love living in.

#### Check the documents before signing

Before you sign the deal, you should carefully check that the property ownership documents, building design approval, etc. are in place and authentic. Talk to a professional if you are unsure of anything. You should also read the Deed of Agreement carefully and make sure you understand and agree to all the terms and conditions before signing.

Although buying a home can feel like a cumbersome process, if you are well prepared and well informed from the start, it can make your life easy and help you find the best home for you and your loved ones.



# SUMMER

#### Bashundhara R/A

Summer is a contemporary residential home in the quintessential area of Bashundhara Block F. A 7 storied home with only a handful of 12 apartment units, Summer lets you live in a home that is safe, secure, and peaceful.

The surrounding area refreshes you with greenery and vibrancy while offering you easy connectivity to a host of amenities such as reputed schools, hospitals, and shopping centers to make your everyday life smooth and convenient. You can find prestigious universities like North South University, Independent University of Bangladesh and also schools like Hurdco International School as well as International School of Dhaka. The neighborhood gives you the assurance of world-class medical facilities with hospitals like Apollo Hospitals. For unlimited shopping and recreation, Jamuna Future Park is a great option to spend watching the latest movies or dining out in an array of eateries and restaurants.



### **Property in Focus**

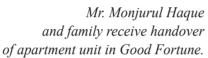
Apart from the great location, Summer invites you to a joyful homeownership experience with spacious apartments of 1286 sft. Each apartment lets you live comfortably in bright, airy rooms and comprises three bedrooms and bathrooms endowed with modern fittings. If you would like to take a break from your daily life and find a relaxation haven, then the rooftop of Summer is the perfect place to be. Lush greenery and serene views from the rooftop lets you sit back and enjoy the moment. To celebrate the special occasions of your life, there is also a community hall where you can socialize with your close-knit friends and family. At Summer, you can experience what blissful living feels like. There is also currently special offer on Summer, where you can get a free kitchen cabinet and 15% discount on bti interior solutions services.





# **Handover Ceremonies**

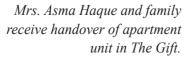
The handover ceremony is a joyous occasion for our valued customers as they receive the keys to their dream homes. At bti, our mission is to make your homeownership a joyful experience and we strive to make the handover day a celebratory one for you and your family.







Mr. Shahidul Islam receives handover of apartment unit in Orlando.





FROM MAY 25 2018, WE DECLARE

**NO MORE PRICE NEGOTIATIONS** 

At bti, we always strive to bring changes that are customer-centric, which is why, for the first time in real estate sector of Bangladesh, we have started "Fixed Price Policy". This means real estate transactions will be smoother, thereby easing the home buying journey of our valued customers.



Dr. Borhan Uddin Ahmad MBBS (DMC), MRCP (UK), MRCPE

Apartment Owner The Rex, Bashundhara As a doctor, I am always mindful of the safety of my patients as they are my responsibility. Similarly, it is also my responsibility to ensure a safe and secure home for my family, which is why when choosing a developer company, I entrusted bti to provide a safe haven for my family. The reliability and high quality of construction of bti assured me that my family would be safe and sound in our dream home.

# Palisade Dhanmondi 27

A great destination for your business address, Lake Palisade is the latest addition to bti Commercial Collection, situated in the strategic location of Dhanmondi 27. With a stunning exterior façade, and having a plethora of modern amenities, Lake Palisade offers exquisitely designed spaces for shops as well as corporate offices.

In today's competitive era, a prestigious business address is a crucial element for every business – be it a start-up business or a well-established one. Lake Palisade has been designed keeping in mind the needs of a contemporary business address which attracts the right customers, retains a talented workforce and helps your business to flourish. Lake Palisade offers a range of sizes from 785 sft to 1519 sft for your shops and office space. Apart from its contemporary architecture, it includes features like CCTV monitoring for heightened security, modern fire protection system, imported fittings, and a whole lot more to make it a landmark business address for your company.





# THIS RAMADAN SPREAD THE JOY WITH OUR BOX OF SURPRISES!

We often want to make a difference but are unsure of where to start. That's why this Ramadan, bti has initiated "Box of Surprises" campaign to spread the joy among the less fortunate and make a difference.

#### How can you help?

When you come to bti Celebration Point, you will notice the "Box of Surprises" at the entrance. Here, you can drop-off clothes, toys, books, or costume jewellery within 5th June, 2018, but please make sure the items are in good condition so as to make the less fortunate feel special and happy.

We will distribute the items in an orphanage or a school for the underprivileged by 9th June, 2018.

Your one simple donation can bring love, hope, and joy to millions.

For any queries, please contact the undersigned.

Yaser Imam Khan € 01708457956 ⊠ yaser.mkt@btibd.org

## Joint Venture Agreement



Land signing of Pleasant Homes – a 6.05 katha land in Lalmatia

## **New Face**



#### Md. Mahmudul Kabir

has joined recently

as Executive Director - Marketing & Strategy

Mr. Kabir has over 10 years of experience in business development, strategy, and finance departments. He completed BBA and MBA from the renowned Institute of Business Administration (IBA), University of Dhaka. Prior to joining here, he was heading Business Development and Strategy Department at Aman Group. Previously, he also worked in the World Bank Group, Britto Inc., Beximco Group, and Swisscontact- Katalyst.

#### Dhaka Office

bti Celebration Point Plot: 3&5, Road: 113/A Gulshan, Dhaka 1212 email: info@btibd.org

#### **Chittagong Office**

bti Landmark 549/646, Zakir Hossain Road Wireless More, West Khulshi Chittagong email: info\_ctg@btibd.org



#### Our other SBUs













in pursuit of excellence...











