



# Newsletter

AUGUST 2017



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homes &  
creating  
happy memories for

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YEARS  
IN DHAKA

13  
YEARS  
IN CHITTAGONG

4  
YEARS  
IN COMILLA



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# Winning the customer's heart since 1984

In this competitive era, more and more organizations are realizing the importance of customer centricity. However, bti being a front-runner in the real estate sector has focused on customer centricity right from its very beginning.

At bti, the customer is at the core of everything we do which is why “win the customer’s heart” is our number one core value. Apart from our strength in design and construction, we take pride in our exceptional customer service team who work diligently to make homeownership a delightful experience for our customers. We are constantly encouraged by our customer commendations about what we do and how we do it.

In this second issue of bti newsletter, you will find an insightful interview with our Executive Director of Customer Service Department. You will also get to know about our newly launched properties, upcoming projects as well as project fairs and celebrations at bti which we hope will make the overall content in this newsletter an informative and enjoyable read for you.





## In Conversation with Mohammad Shamsul Amin Executive Director of Customer Service Department at bti

The customer service department is often said to be the backbone of a company as customers are vital to every company's growth and success. In an interview with Mohammad Shamsul Amin, Executive Director of Customer Service Department at bti, we take a look at the importance of customer service in real estate, what sets bti apart from other companies in terms of its customer service and much more.

### **How important do you think is customer service in a real estate company?**

Customer service is important to any kind of company but in real estate it is of paramount importance mainly because buying a home for our customers is a huge financial as well as emotional decision and there is a long-term attachment between the buyer and the company from apartment booking to handover period. When someone wants to buy a home, a lot of dreams and aspirations are attached to it. That is where customer service comes in. It is important for the customer service team to be able to know the mindset of the customer, to make them feel at ease, to understand customer wants and needs and facilitate the home buying process in a smooth way.

### **What are the services provided by bti Customer Service Department?**

bti Customer Service Department is a fully dedicated team which has been well-trained to serve our customers the best way possible. Right from the beginning, a customer service team member is assigned as a customer representative to ensure that all of the customer's requirements are met. Apart from guiding our customers through the buying process, we also make sure the transition to their homeownership is a smooth one.

We provide support with home loan arrangement, give regular construction updates, help in apartment customization and arrange apartment inspection before handover. We also provide different services after handover such as maintenance, help in registration and mutation, interior decoration, property management, renovation service and so on.

### **Most companies forget about customers once a sale is made. How does bti differentiate as a leading real estate company in this regard?**

At bti, we always treat our customers as valued members of bti family rather than a business deal. Even after a sale has been made, we constantly reach out to our customers for any kind of help they may need from us. We also regularly arrange customer engagement programs such as Pitha Utshob, Boishakhi Mela, Children's Art Competition etc. to enrich our customer's life and to maintain a lifelong

relationship with them. We ensure that our customer is at the forefront of everything we do. That is why our customer satisfaction level is very high which is rare in the real estate sector.

### **What is a great challenge for real estate companies in today's era?**

It is gaining the trust of the customers. There are many real estate companies but only a few are known for their reliability. In real estate, the customer invests a lot of money when buying an apartment so it is imperative for trust to be there between the buyer and the developer company. To establish that trust, transparency and honesty are needed at all levels. Hiding things tend to make matters worse whereas being open with the customer puts him at ease and makes him comfortable and confident with the decision. This in turn helps the company's growth.

### **How does bti inspire its customer-centric attitude in the employees?**

It is important for a company to ensure all of its employees from top to bottom hierarchy are well-aware and aligned with the company culture and bti has successfully implemented that. At bti, our mission is "To make homeownership a joyful experience" and our number one core value is "To win the customer's heart". These two statements are embedded in the core of every bti employee who works diligently to ensure we go beyond meeting our customer's expectations.

Besides that we also provide regular training, hold campaigns and arrange employee recognition programs to ensure consistent excellence in our customer service.

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It is important for the customer service team to be able to know the mindset of the customer.

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# Home Buying Guide:

## 7 Questions to Ask Your Home Loan Financier

Buying an apartment may feel like a daunting task without the right help. To help ease your financial burden, you can turn to financial institutions or banks for home loans. It is best to evaluate several prospective financial institutions and then make the ultimate decision. Real estate experts suggest that you should talk to home loan financiers at an early stage. Here are 7 important questions to help you find the right loan.



**What is the interest rate?**

The interest rate is the amount the financial institution charges for giving you the loan. The loan amount along with interest rate and tenure will determine your monthly payment. Home loan with lower interest rate will reduce your monthly payments. You should compare interest rates of different financiers to get the lowest interest rate. Currently most reputed financiers in the country are offering single unit interest rate.

**Is the interest rate fixed or variable?**

A fixed rate home loan will have the same rate throughout the loan tenure, whereas variable interest rates change depending on money market conditions. Since the interest rate is low right now, real estate experts suggest availing fixed rate home loan.

**What is EMI?**

EMI is Equated Monthly Installment. It comprises of both the principal and interest amount. For example, if you take a loan of TK. 20, 00,000 with 9% interest rate for a tenure period of 15 years then the EMI amount will be TK. 15,214. Basically, you will have to pay Tk. 15,214 to your financier each month for 15 years or 180 months.

**What fees do I have to pay?**

A processing fee is required initially. Reputed financial institutions have one-time processing fee. There can also be other charges like service charge, insurance charge etc.

You should also ask if there is any early or partial settlement fee applicable in case you want to repay early.

**How to qualify for the loan?**

Anyone can apply for a home loan but to qualify you need to meet some criteria set by the financial institution such as age, income, professional experience and so on. You have to show proof in

documentation that you are financially solvent. Common documents include personal bank statement, tax clearance certificate etc.

**How much loan amount can I receive?**

Non-banking financial institutions can provide up to 70% of the real estate property value and you are required to pay 30% from your own equity. Banking institutions/ schedule banks, however, cannot disburse loan above Tk 1.2 crore irrespective of the apartment value. In some cases loan amount can be more than 70%. However, it is best to top up your own contribution to reduce monthly payment.

**Do you require guarantee or cash security?**

When applying for home loan, you should ask whether the financier requires any personal guarantee or cash security. This is the amount that a financier may ask of you as security in case you default.

If you are a first-time home buyer you might be tempted to go with the first financier that you come across but since your dream home hinges upon the financial arrangement it is best to look around and select the home loan that is ideal for you.





# Property in Focus

# The Address

The Address is a Premium Collection project situated in the prestigious area of North Gulshan. Tucked in a corner away from the hustle of Gulshan 2 circle yet just a few moments away from Gulshan Avenue, The Address ensures you have all the perks of living in Gulshan while taking in the scenic beauty of Gulshan Lake and Gulshan Park within the vicinity.



Situated in a corner plot location, the apartments in The Address are well ventilated and brightly-lit. The apartment size ranges from 2786sft to 5497sft and includes 4-6 bedrooms and bathrooms depending on the size for a comfortable living.

Apart from its spaciousness and openness, The Address comes with an abundance of luxury features. There is a rooftop swimming pool along with BBQ area and community hall for recreation. Care has been taken to ensure it is a home for your children as well with dedicated playground area. And to keep in sync with its natural surroundings, greenery has been carefully incorporated throughout the building.

The Address also promises to be a safe abode with security features like CCTV monitoring, modern fire protection system and comes with imported fittings and fixtures. With contemporary design and modern facilities, The Address is a gateway to an unmatched luxury living experience.

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The Address is a Premium Collection project situated on a corner plot in the prestigious area of North Gulshan.

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## In Conversation with Mr Mozammel Haque apartment owner of Good Fortune

Mr Mozammel Haque, apartment owner of Good Fortune, in an interview with bti speaks about himself and the attributes of bti that won him over. He is the Managing Director of M H Fashion which is a part of South East Knitting Ltd.

### **Please tell us about yourself.**

I am Mozzamel Haque, an entrepreneur in the garments industry. I have been abroad for a long time and after coming back I pursued my interest to start my own business. I am from Bikrampur and currently reside in Uttara with my family.

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So far in my dealings with bti, they were very helpful, prompt and cordial which made me feel at ease.

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**How long have you known bti?**

I have known bti for a long time. I have friends and family who bought their homes from bti. Personally, my interaction with them started two and half years back when I was looking to buy my own home. So far in my dealings with bti, they were very helpful, prompt and cordial which made me feel at ease.

**What made you choose bti?**

When I first started looking for homes, I checked out a number of developer companies but bti seemed to stand out from the rest with their quality in fittings, design as well as their brand value and commitment to the customers which convinced me that they are the right company to buy from.

**Which aspect of bti did you like the best?**

I think it is their commitment to the customers. I believe two of the important things needed for something to be called good, be it a person or company, are commitment and quality and bti fulfills both those parameters.

**You bought a home in bti Good Fortune. What made you choose this particular project?**

I wanted to buy a home in Uttara as I am currently residing here so location was the primary factor for me. The building design of Good Fortune along with its features met my requirements. There is also a lake nearby which convinced me to choose this apartment as my home.

**How do you like spend your leisure time?**

I like to listen to music or watch movies in my spare time. I prefer classic movies Indian or Bengali. Some of my favorite movies include “Harano Shur”, “Jibon Theke Neya” etc. I also like to go on outdoor trips with my family during vacations.





# Customer Testimonials

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Our customers have always been our greatest inspiration and all of their commendations are a testimony of our hard work and success.

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‘Thank you so much bti for giving us our perfect home. We love our new home and can see building our future here for years to come.’

**Md. Ershadul Alam & Family**  
bti Landmark, Zakir Hossain Rd  
Chittagong

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‘bti is a great developer company. They are proactive, organized and provide customer service that is definitely unparalleled. Buying a home from bti is undoubtedly the best decision I took for my family.’

**Sazzad Hossain & Family**  
The Aspen, Dilu Road, New Eskaton, Dhaka

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# Handover Ceremonies

The handover day is a memorable day for our customers. It is the day when all their dreams and aspirations come true as they finally receive the possession of their apartment.

For the bti team as well, this day is a matter of great pride and joy as we get to witness our happy customers and fulfill their dream of homeownership on time as promised.

Here are a few snapshots of the happy moments in the lives of our customers during handover ceremonies:



*Ms. Tasmia Ahmed and Family receive handover of apartment unit in The Emporium*



*Mr Syed Mizan and Family receive handover of apartment unit in The Crest*



*Post handover meeting with Rosemead apartment owners*



*Post handover meeting with Orchard Park apartment owners*

# Post Handover Meetings with customers

At bti, we ensure our bond with our customers is a lifelong one and not something that ends as soon as a sale has been made. Even after apartment handover we hold post handover meetings with our customers to ensure they are living happily in their bti homes. The main objective of post handover meeting is to receive customer feedback and suggestion so that we can serve you better.



# Upcoming projects

## Lake View Gulshan 2

Lake View is the latest addition to bti Premium Collection. This luxury apartment is situated on a corner plot location in Gulshan 2 adjacent to Banani Road 11. Apart from being in a prime location overlooking Banani Lake, it provides you urban luxury living fitted with elegant waterfalls throughout the building and an abundance of contemporary apartment facilities.

This South- East facing residential building ensures life is healthy here with constant cross breezes and bright light filtering into your apartment. Lake View also has a serene rooftop with BBQ area and sitting arrangement for relaxation which can be turned into an entertainment space easily.





# Rose Gardenia

## Wari

Rose Gardenia from bti Classic Collection brings to you a contemporary residence situated in Wari, Old Dhaka. This 10-storied building houses 12 units all of which are road facing to ensure openness and comfortable living. Rose Gardenia evokes a sense of community bonding being situated in a part of the city that is known for its cultural diversity and heritage.

The apartment size in Rose Gardenia ranges from 1524sft-2437sft. Careful architectural planning of the apartments makes sure all the apartments receive ample light and ventilation. The rooftop of Rose Gardenia has been designed to give you ample recreation opportunities with a community hall, garden with sitting arrangement as well as a BBQ corner for celebrating life with your friends and family.



# Joint Venture Agreements

Our landowners are part of our valuable patrons as they trust us with their most valuable asset. We treat our landowners just like our customers and ensure they get the right value for their asset.

Here are a few snapshots of land signing ceremonies with our recent joint venture partners:



*Land signing of Flamingo, a 5-katha plot at Bashundhara with Mr. K.A.Z Sazzad Hussain and others*



*Land signing of a 7.39 katha land at Banani Road no. 18 with Mr Kamuruddin Ahmad and others*

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**Shopnobilash**  
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# Grand Launching of Shopnobilash



A grand four-day apartment fair for Shopnobilash project launching was held on 5th and 6th August at bti Celebration Point and on 11th and 12th at the project site.

Shopnobilash is the first project of bti at Nabinagar Savar, which is a

gated community residence situated over a sprawling 90.75 katha land. The project comprises of 228 units in 7 towers.

Mr. Ashraful Islam, General Manager-Sales of Standard Collection stated, “It is a one of a kind project from bti which offers middle-income people a chance to own an apartment with a highly affordable price of Tk 35 lac- Tk 50 lac.”

The apartment size in Shopnobilash ranges from 783sft to 1308sft. It also includes a plethora of lifestyle features such as playground areas, gym space, community hall, indoor games room, prayer room and much more for a comfortable lifestyle. The project will also have super shops, ATM booth for convenience.

The fair also had several special offers including Tk 3 to Tk 5 lac down payment, free gift voucher of Tk 50,000 and insurance coverage.

“ It is a one of a kind project from bti which offers middle-income people a chance to own an apartment with a highly affordable price of Tk 35 lac- Tk 50 lac. ”

# New Faces

Joining our leading team this month are Md. Hasan Latifur Rahman as General Manager of Business Development Department and Mr. Khan Mohammad Abu Hasib as General Manager of Construction Department.



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Md. Hasan Latifur Rahman has an experience of 28 years. He graduated in Marketing from University of Dhaka. Prior to joining here, he was Head of Operations in Partex Builders Ltd. He also worked in Aftab Automobiles, Otobi Ltd. besides several other reputed organizations.

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Mr. Khan Mohammad Abu Hasib has an experience of 26 years. He completed his graduation in Civil Engineering from CUET, Chittagong. Previously he was the Project Director of National Development Engineers Ltd. He has also worked in Jamuna Group, Rahimafroz and several others.

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## Corporate Office

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