

# Newsletter

JANUARY 2018

PROPERTY  
IN FOCUS

**CENTARA**  
*Grand*  
at Green Road





Building  
**homes & creating**  
happy memories for

**35**  
YEARS  
IN DHAKA

**14**  
YEARS  
IN CHITTAGONG

**5**  
YEARS  
IN COMILLA



# Index

 **Newsletter**

- Introduction
- Interview with General Manager  
of Finance Department
- Home Buying Guide
- Property in Focus
- Customer Testimonial
- Handover Ceremonies
- Recently Launched
- Joint Venture Agreements
- Employee Engagement Program
- Signing Ceremonies
- Project Fair
- New Faces



# Welcoming the New Year with new aspirations!

At bti, we always strive to do something new, something different and we have started 2018 with this renewed inspiration. Although last year was one of many milestones and beginnings for bti, we never stop in our endeavor to outdo ourselves constantly. To begin this New Year with something special for our valued customers, we have arranged a month-long campaign of Joyous January, which we hope will benefit those looking to buy a property with our galore of special offers and a vast collection of properties. We have always tried to ensure we cater to all segments of people to fulfill their homeownership dream and make it a seamless journey. We take pride that in our 35 years of lifespan, we have won many hearts, over 5000 to be precise and we look forward to winning more hearts.

In this issue of newsletter, we focus on an interview with our General Manager of Finance Department- Mr. Kazi Siful Hoque, our latest events, newly launched projects as well as expert advice to smoothen your home buying journey. We hope you will find the content inside interesting, informative and enjoyable. Happy reading.



# In Conversation with Kazi Saiful Hoque

General Manager  
of Finance Department at bti

For a company to sustain, the financial status is of paramount importance. In this month's newsletter, we converse with Mr. Kazi Saiful Hoque, General Manager of Finance Department at bti, who shares his own experience as well as insight on bti's financial strength.



**How long have you been with bti and how is your experience so far?**

It has been a long journey of more than a decade since I joined here in 2005 and I have a wonderful experience with bti. There are a lot of opportunities here as well as new things to learn. One of the highlights of working at bti is the working environment as everyone over here is very co-operative and we have a great team spirit among all the departments. The organization culture is also excellent as everyone works towards a common goal while being aligned with our core values.

**bti is the only AA3 credit rated real estate company in Bangladesh. Can you explain what this AA3 credit rating is?**

AA3 credit rating means bti has exceptional creditworthiness and can easily meet all of its financial commitments. It speaks of the high financial strength of the company. This rating is given by CRAB which is a leading credit rating company in Bangladesh. It makes financial assessments to see whether a business or company can pay back debt or fulfill its financial obligations. bti has continued to maintain this AA3 credit rating since its inception and this is one of our biggest strengths as it means we can fulfill our commitments to our patrons.

**Why is financial solvency so important for a real estate company?**

Although I would rationalize that every business needs to have financial solvency to sustain, it is of greater importance for a real estate company since it deals with high-end products. A real estate company needs to have strong financial backing so that it can complete projects on time and pay back any outstanding loans if taken. It is also important to establish trust of the customers. If a project is not delivered on time because of financial issues, it can have a negative impact.

However, bti since its establishment has consistently delivered projects on time. Even during 2011 money market crisis, bti neither slowed down any projects nor failed to deliver on

time, and every employee was paid salary on time, which speaks volume about bti's strength in the financial department.

**How do you think bti has grown over the past few years?**

Even though the real estate market was sluggish for quite some time, recently it has revived. However, bti has always had a good run despite a slow market and over the past few years, it has definitely expanded. We have launched more new projects as well as increased number of lands taken in the past few years without compromising our price, quality or commitment. We have also started several new SBUs such as bti interior solutions, bti brokerage, bti contracting, bti building products, etc. We are hopeful this year too will be a good one.

**When buying an apartment, how can a customer check the financial strength of the company?**

Since buying a home is a huge financial undertaking, it is important that the customer is aware of the financial strength of the company. It is understandable that everyone may not know what an AA3 credit rating denotes. However, there are simpler ways to check the financial strength of a company. They should check the number of projects completed, years of experience and of course, there is the traditional way of asking one's friends and family to check the reliability of a company.

**“bti has continued to maintain this AA3 credit rating since its inception and this is one of our biggest strengths as it means we can fulfill our commitments to our patrons.”**



# Home Buying Guide

## Questions to Ask before Choosing a Real Estate Developer Company

Buying a home is one of the biggest decisions in your life as you will spend a large sum of your hard earned money on the transaction. It behooves you to get to know the real estate developer so that you can be assured that you have made the right decision and enjoy a joyful homeownership experience. Before investing, clarify these following questions to avoid buyer's regret.

**What is the background of the company?**

It is the most crucial thing you need to be aware of while choosing a developer company. It is essential as there are many small, profit-minded real estate companies that can take advantage of you. A reliable developer company will have a proven track record of delivering projects on time and will not face legal disputes.

You can check the reputation of the company through the following ways:

- Check if the company has a website and see their portfolio, years of experience, number of projects completed and client testimonials.
- Check social media pages like Facebook and read the customers' reviews.
- Ask people who have purchased from them so that they can give you an authentic picture.
- Visit their project sites to witness their quality of work, materials.

**Are they financially solvent?**

It is absolutely essential that you check the financial solvency of the company or you could face several problems like:

- Use of low-quality materials in construction to compensate for the lack of fund.
- Raising costs or charging you to pay for project completion.
- Delay in project handover and lapses in construction work.

You can see if they have a decent credit rating or talk to banks to know their financial position. You can also see projects completed and handed over on time to get a general idea.

**How much time do they take to deliver a project?**

Sometimes, despite being financially solvent, some developer companies may fail to deliver your home at all because they only want your money. In that case, you should check previous records and see how much time they generally take for project completion. You should also see if they are a REHAB member or not, and ask previous customers to know if they keep their commitment.

**Do they have a strong and experienced workforce?**

A full-fledged real estate developer company is one that has its own design team, construction team, architects, engineers, etc. This means they are not reliant on others to complete your dream home.

When choosing a developer company, make sure the company has a strong workforce and the required expertise to deliver a quality product. You can check the company website and see the teams and their expertise.

**Do they ensure transparency?**

It is important that the developer company is honest and transparent with you. They should let you know in detail the features and amenities that are included, materials used, as well as provide all the relevant legal documents, otherwise, you could face big problems later on. You can check their core values and get a general idea of the company values and practices. Finally, when buying make sure you are making an informed decision.

**What about the price?**

You could be easily tempted to buy a home if you see it has a low price. But you should be careful if the price is too low as it could mean a low-quality product or fraudulent developer company who are in business for making money. However, a high priced apartment does not guarantee a quality product either. So discuss any monetary issues with the developer company to find out apartment price, hidden charges, etc.

With these expert tips, you can find a reliable developer company for your dream home. Although it will require effort and time to find the information, in the end, you will be stress-free with a smooth home buying journey.

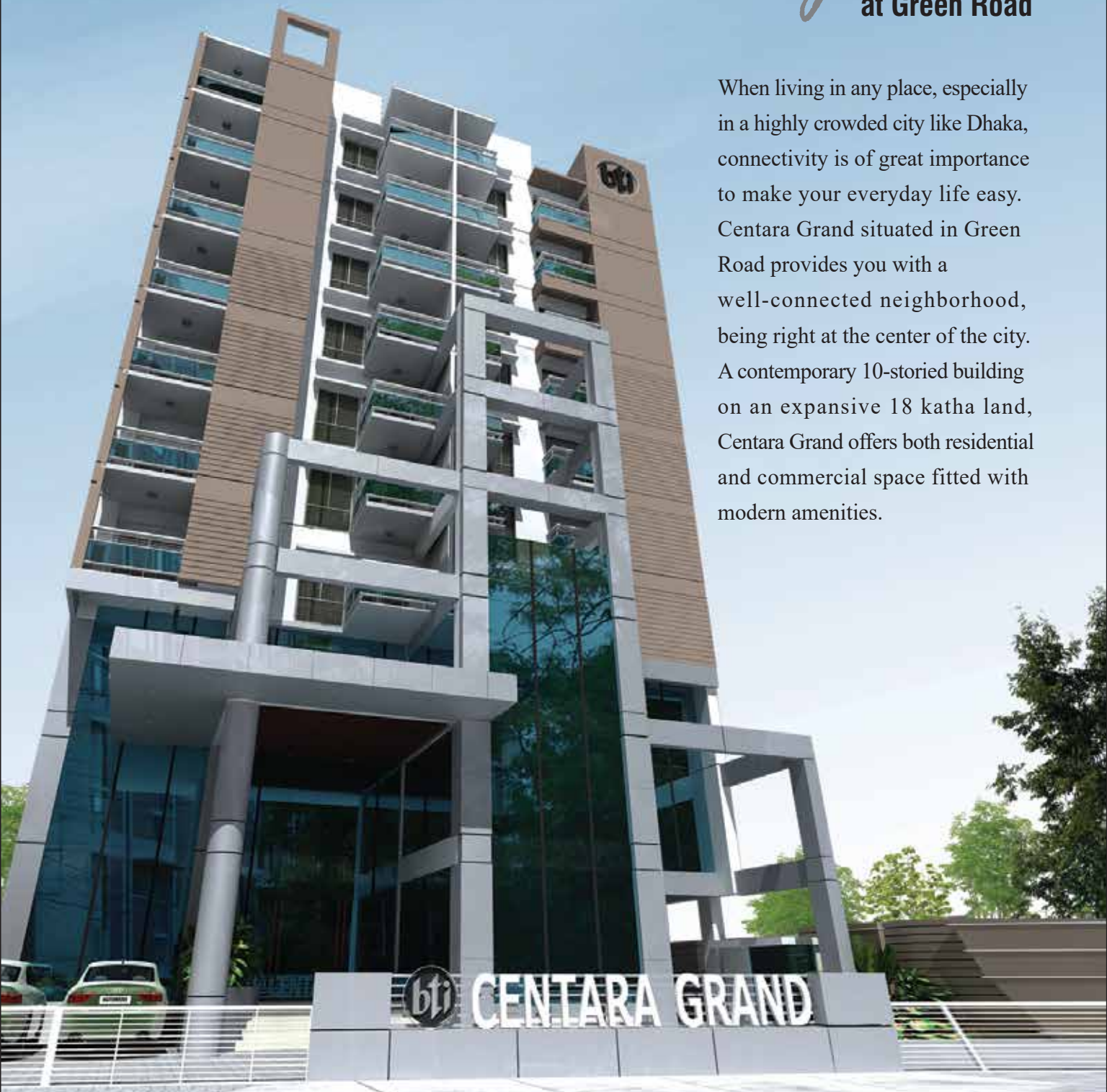




## Property in Focus

# CENTARA *Grand* at Green Road

When living in any place, especially in a highly crowded city like Dhaka, connectivity is of great importance to make your everyday life easy. Centara Grand situated in Green Road provides you with a well-connected neighborhood, being right at the center of the city. A contemporary 10-storied building on an expansive 18 katha land, Centara Grand offers both residential and commercial space fitted with modern amenities.



The location of Centara Grand gives you easy access to well-established areas like Kalabagan, Tejgaon, Farmgate, Kawran Bazar, Panthapath, Dhanmondi, etc. Besides, Green Road itself has a plethora of amenities such as schools, shopping centers, specialized hospitals, banks and corporate offices, which mean everything you could possibly want for a convenient life is right around the corner. Some of the reputed hospitals here include Samorita Hospital, Square Hospital and Crescent Gastro Liver and General Hospital, whereas for education, you will find University of Asia Pacific, Ideal College, etc. Bashundhara City shopping mall is also just a stone's throw away from here to quench your shopping needs.

From the ground floor to the second floor, you will find commercial space from 412sft to 2698sft suitable for shops or office space, whereas levels 3 to 8 offer spacious apartments from 2066sft to 2241sft. Each floor has three units and comprises three

bedrooms and bathrooms. The architectural design of Centara Grand has been carefully planned to ensure all the apartments receive abundant light and ventilation. The ninth floor also consists of a spacious community hall for celebrating special occasions as well as a prayer hall with ablution area for the spiritual-minded. Apart from these, the rooftop at Centara Grand provides a great escape from the hustle and bustle of the city with open sky view and greenery with sitting arrangement.

For the convenience of both commercial and residential users, Centara Grand has separate entry and exit, two high-quality lifts, CCTV monitoring, intercom connection, modern fire protection system and adequate parking space in the basement and on the ground floor.





# Customer Testimonial



---

Our customers' commendations are our greatest source of inspiration to continue delivering excellence in everything that we do. Here's what Mrs. Kaniz and her family have expressed about their homeownership experience with bti.

---



“From the first day, I contacted bti about purchasing an apartment, I have been very happy with their professional approach and their attention to detail. They are very much customer oriented and have been very empathetic about my queries and concerns. An apartment is a major lifestyle purchase and I am very happy to have chosen bti.”

**- Mrs. Kaniz Fatema and family**  
Silverdale, Uttara, Dhaka

# Handover Ceremonies

One of the biggest moments in life is the day you receive the possession of your home. We understand the insurmountable joy this day brings in the lives of our customers. To make this day memorable, we regularly arrange handover ceremonies to ensure this day remains a fond memory in the lives of our customers many decades later.

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



*Mrs. Farhana Islam and family receive handover of apartment unit in The Gift*



*Mr. Shishir Kumar Debnath and family receive handover of apartment unit in Bella Gardenia*



# Enclave

Dhanmondi 9/A

Enclave is a bti Premium Collection project situated in the prestigious area of Dhanmondi 9/A. It offers a perfect blend of comfort and luxury in a 10-storied, north-facing building. Each floor at Enclave includes 2 units with 2245sft. Special care has been taken to ensure all the units receive ample light and ventilation and most bedrooms are front facing so that you can enjoy unobstructed city skyline. Enclave also comes with a gym space on the ground floor for the health conscious and a community hall for social gatherings. The rooftop is a perfect sanctuary for those who want to get away from the chaos of the city and relax amidst greenery. You can also turn it into a BBQ party space for your friends and family. Endowed with modern amenities, Enclave blesses you with a comfortable and modern apartment living experience.





# Grace Haven

Uttara Sector 4

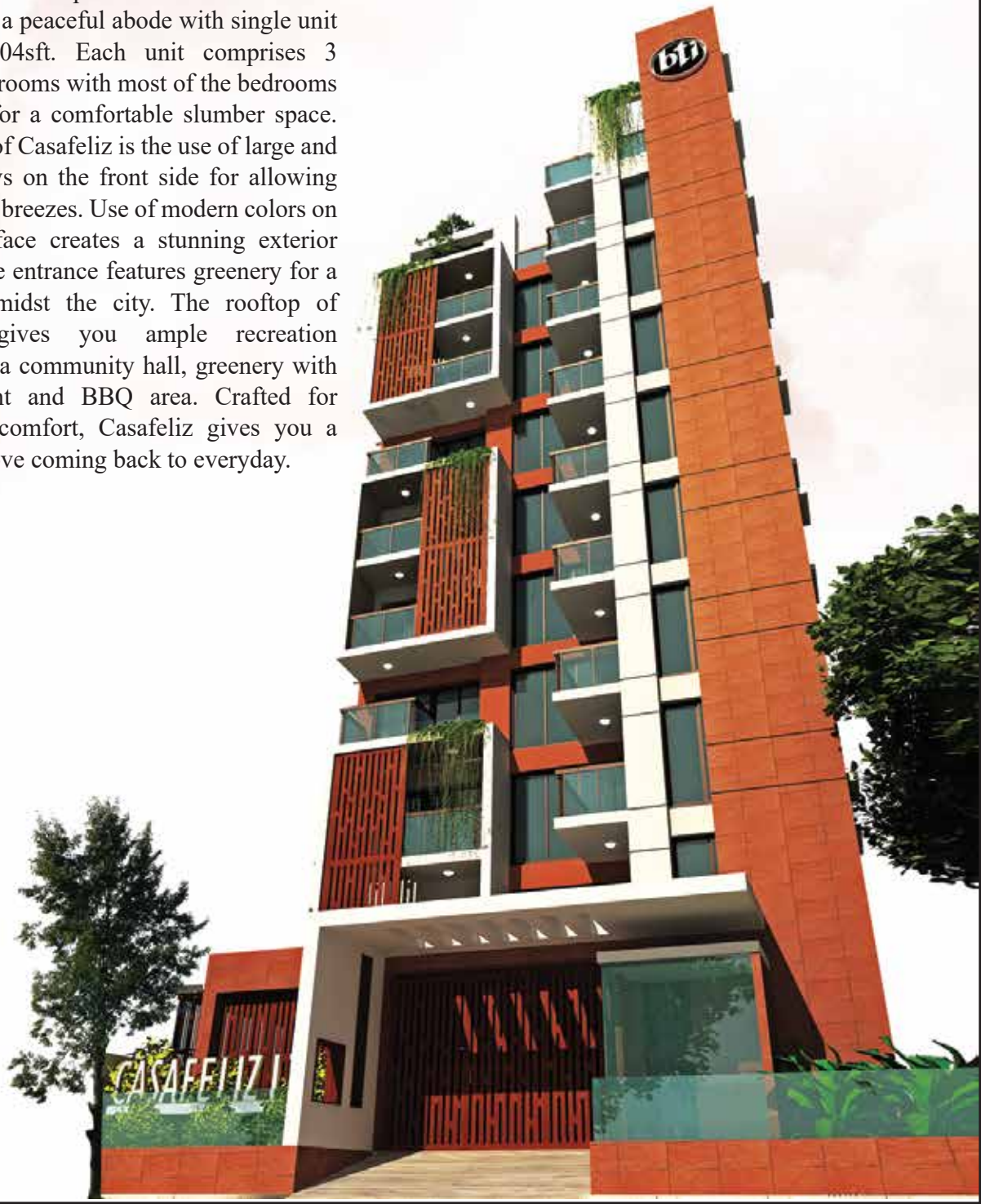
Grace Haven, situated in the well-served area of Uttara sector 4, is one of the latest additions to bti Classic Collection. It offers a contemporary home with an abundance of amenities along with a convenient location that serves you with everything you need for your daily life. An eight- storied residential building, Grace Haven includes spacious, single unit apartments of 2340sft on each floor where each unit comprises four bedrooms and bathrooms. Three of the bedrooms are front facing and have attached balcony for light and openness. A highlight of Grace Haven is the serene rooftop sanctuary with greenery and sitting arrangement, which you can use either to enjoy solitary time or host social events. With smart architectural planning and a multitude of amenities, Grace Haven lets you enjoy a comfortable lifestyle.



# Casafeliz

Uttara Sector 1

Casafeliz, located in the prominent area of Uttara sector 1, gives you a peaceful abode with single unit apartments of 2004sft. Each unit comprises 3 bedrooms and bathrooms with most of the bedrooms on the front side for a comfortable slumber space. Another highlight of Casafeliz is the use of large and full-height windows on the front side for allowing sunlight and gentle breezes. Use of modern colors on cladding tiled surface creates a stunning exterior façade, whereas the entrance features greenery for a refreshing vibe amidst the city. The rooftop of Casafeliz also gives you ample recreation opportunities with a community hall, greenery with sitting arrangement and BBQ area. Crafted for functionality and comfort, Casafeliz gives you a home you would love coming back to everyday.





# The Floret

Uttara Sector 4

The Floret, one of the latest additions to bti Classic Collection, is situated in the convenient area of Uttara sector 4, providing you with easy access to nearby amenities including reputed schools, hospitals, and recreation spots. A south-facing, 9-storied building, The Floret lets you relax in your own private sanctuary with single unit homes. Strategically placed windows and verandahs ensure your home gets fresh air and bright sunlight. To spend quality time with your loved ones, it also offers community facilities such as community hall, spacious rooftop and BBQ area. The Floret with its elegant features and modern amenities allows you to enjoy a quintessential urban living experience.



# Joint Venture Agreements

The landowners are an important part of bti family since they trust us with their most valuable asset which is their land. We always ensure that we provide the best value for their asset and deliver their dream homes right on time.

Here are a few snapshots of our recent land signing ceremonies:



*Land signing ceremony of a 37.33 Katha land in Agargaon, Mirpur*



*Land signing ceremony of a 6.96 katha land in Uttara sector 3*





To ensure bti is the best place to work, we regularly arrange employee engagement events so that apart from dedicating ourselves to our work, we can also relax and rejuvenate ourselves. Our employee engagement programs give us the scope to get to know each other better and foster team spirit.



Here are a few snapshots from Pitha Utshob where everyone enjoyed the age-old winter tradition of our country.





# Signing Ceremonies with City Bank Ltd. and Standard Chartered Bank



Building technology and ideas ltd. signed two agreements with two of the leading banks of the country- City Bank Ltd and Standard Chartered Bank for home loan offers with low- interest rates. The offers also include other benefits, such as lowest loan processing fee charge, fastest processing of loan, etc. to ensure a smooth home buying journey for the home seekers.



মাত্র  
১০ লক্ষ  
টাকায়  
সম্পূর্ণ রেডি দোকান  
বিক্রয় চলছে

## bti starts Joyous January campaign with bti Premier Plaza Mega Sale

Building technology and ideas ltd. arranged a special campaign “Joyous January” to begin the New Year with something special for its valued customers. The campaign had several events with hat-trick offer to facilitate the purchase of commercial and residential properties in Dhaka and Chittagong.

The first of these events - Premier Plaza Mega Sale was held from January 10 to 13, 2018 at Premier Plaza, Progoti Shoroni from 10 am to 6 pm. The four-day fair included a hat-trick offer of ready shops starting from only Tk 10 lac, up to Tk 1 lac amikinee gift voucher and up to Tk 2 lac discount or amikinee gift voucher for referral purchase.

Premier Plaza offers shop space from 50sft to 1508sft. Apart from being fully air-conditioned, the commercial space includes dedicated zones for a wide array of products such as cosmetics, jewelry, clothing, mobile, electronics, home décor and appliances, food courts, etc.





**Ms. Zertab Quaderi**

has joined as General Manager in Marketing Department. She has an experience of more than 14 years in Advertising and Marketing. She completed her MBA from Stamford University, Thailand. Previously, she was the head of Strategy Planning Department in Interspeed Advertising.

**Md. Zaidul Islam**

has joined as General Manager in Business Development department. He has an experience of more than 13 years in Sales and Marketing. He completed his Master's Degree from the University of Dhaka. Before joining here, he was leading "National Sell Out" Department in Aamra Holdings Ltd. He also worked in reputed organizations like Grameenphone, Robi Axiata Ltd. Samsung Mobile, etc.

**Md. Mehraz Mueed**

has joined as General Manager in Sales department. Mr. Mehraz has an experience of over 9 years in Sales and Marketing. He completed his BBA from IBA, Jahangirnagar University. Previously, he has worked in many reputed organizations like Rocket Internet, British American Tobacco Bangladesh Ltd., and Robi Axiata Ltd.



### Dhaka Office

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

### Chittagong Office

bti Landmark  
549/646, Zakir Hossain Road  
Wireless More, West Khulshi  
Chittagong  
email: [info\\_ctg@btibd.org](mailto:info_ctg@btibd.org)

### Comilla office

67 & 68, West Bank Of Nanuar Dighi  
Bazrapur, Comilla-3500  
email: [operation.cml@btibd.org](mailto:operation.cml@btibd.org)

 096 1319 1919



building  
technology  
& ideas ltd.®

*in pursuit of excellence...*



REHAB MEMBERSHIP #001  
ISO 9001:2008 CERTIFIED



/btibd



/btibdoofficial



/company/btibd



[www.btibd.com](http://www.btibd.com)