



INFORMATION MEMORANDUM
GRAMEEN BANK-AIMS FIRST UNIT FUND
(Micro-Savers Special Purpose Growth Scheme)



May 2022

Inception of the Fund

GRAMEEN BANK-AIMS FIRST UNIT FUND (Micro-Savers Special Purpose Growth Scheme) is the first Open-end Mutual Fund Scheme sponsored by the Nobel Prize winning global pioneer of micro-credit concept Grameen Bank, and is under the management of AIMS of Bangladesh Limited, the pioneer private asset management company in Bangladesh. Earlier, Grameen Bank sponsored 'Grameen Mutual Fund One' which launched two Closed-end Schemes also under the management of AIMS. The new Fund will be the first Open-ended Scheme under the banner of AIMS.

The Fund is a trust property established through a Trust Deed executed on 24 April 2022 under the Trust Act, 1882 by Grameen Bank with appointment of Sandhani Life Insurance Company Limited (SLIC) as the Trustee, and registered under the Registration Act, 1908. The Bangladesh Securities and Exchange Commission (BSEC) registered the Trust as a Mutual Fund (Registration No. BSEC/Mutual Fund/2022/132) on 16 May 2022, under the Securities and Exchange Commission (Mutual Fund) Rules, 2001.

Vision & Target Investors

The Vision of the Grameen Bank-AIMS First Unit Fund is calibrated with the original vision of the bank in sponsoring a mutual fund way back in year 2001. Like the earlier Fund, this new venture has also been designed to achieve financial inclusion through the mutual fund vehicle by creating a reliable and affordable financial instrument for the micro-savers and middle-class cluster of the society and integrating them with the national capital market in a structured and responsible way. Along with the growing naturally risk averse retiree section of the community, Micro, Small & Medium Enterprises (MSMEs), working couples seeking options of retirement plan and institutional investors with surplus fund would also find the Scheme a safe sanctuary for predictable income stream and capital gains. With that objective, the open-end Scheme of the fund is designed also to ultimately attract the millions of rural micro-saver women members of Grameen Bank. The Scheme of the Fund is named "Micro-savers Special Purpose Growth Scheme" keeping the ultimate objective in mind. Such integration also complements the government's Vision 2021-41 for pro-poor and inclusive growth. Since the outback labor and entrepreneur force is one of the main drivers of the Bangladesh economic engine, the induced impact of the Scheme is likely to be substantial in the long run. It is expected to assist the underserved class in ensuring wealth creation in a sustainable way, by contributing toward the improvement of their living standard and triggering a multiplier effect.

Salient Features of the Scheme

- ✓ Open-ended Scheme - size can be increased on demand from investors.
- ✓ Growth Scheme with special purpose and focus.
- ✓ Perpetual life.
- ✓ Objective of long-term wealth creation with stable annual income stream.
- ✓ Non-listed Scheme, therefore, low operating cost.
- ✓ Sale/Surrender by investors at fair value.
- ✓ Promote digital platforms with ultimate goal to go paperless.
- ✓ Medium to long term investment horizon.
- ✓ Emphasis will be on strategic investment, against short-term speculative trading.
- ✓ Contribute to Financial Inclusion agenda of the Government.
- ✓ Support to stabilize stock market through mobilizing durable committed savings.

Innovations in the Scheme

- ✓ Introduce Mobile Financial Service (MFS) - bKash, Nagad, Rocket and the like to receive investment in Mutual Fund transactions.
- ✓ Utilize country-wide network of Agent Banking, Insurance Agents and Branch/Center Offices of Grameen Bank to outreach the small savers.
- ✓ Deploy Digital Platforms (web and app-based services) - 24/7 online Buy-Sale alongside the traditional manual route.
- ✓ Accept plastic money - Debit/Credit card (Visa, Master, American Express) to receive investment applications.
- ✓ Open BO account for investors who do not have any, at free or minimum cost as AIMS has Depository Participant (DP) license to provide the service.
- ✓ Set lower denomination for micro-savers in Systematic Investment Plan (SIP).
- ✓ Offer loyalty based bonus cash dividend for micro-savers (higher dividend rate for longer holdings).
- ✓ Charge no exit load on redemption for long term small investors.
- ✓ Free SMS alert to the registered investors, advising Weekly NAV and Sale & Repurchase Price.
- ✓ Provide entitlements for unitholders of Grameen Mutual Fund One.

Advantages of Investing in the Scheme

- | | |
|--|---|
| ✓ Lower cost - no listing fees | ✓ Real interest rate now at banks are negative as inflation rate is higher than bank rates |
| ✓ Minimum regulatory interventions | ✓ Stock returns has been better than Bills/Bonds |
| ✓ More confidentiality & anonymity | ✓ Customized dividend plan (Cash/CIP) by choice |
| ✓ No time lapse - 24/7 online buy-sale | ✓ Tax benefit for mutual fund and investors |
| ✓ Wealth creation for future | ✓ Surrender value not subject to market volatility |
| ✓ Predictable annual dividend stream | ✓ Fair value ensured at redemption as market price of listed Closed-end funds are generally traded below market NAV per unit at stock exchanges |
| ✓ Perpetual life with unlimited size | |
| ✓ Scheme qualified for IPO quota | |
| ✓ Historically, on average AIMS generated higher return than that from banks | |

Scheme Size and Subscription

The size of the Scheme is elastic and unlimited where Grameen Bank has initially contributed Tk1 billion (Tk100 crore) as seed capital and further amounts shall be raised through entitlements, private placements and public offer. The size is extendable based on demand from the investors from time to time and vice-versa. The investors can invest in the Scheme in the following ways:

Entitlement Option: All Grameen One: Scheme Two unitholder(s) whose name appeared on the Register of the Fund on the Record Date (17 May 2022) have been issued with an 'Entitlement' for subscription of any number of units of Tk10 each at face value with minimum of 500 units or multiples thereof in the new open-ended Scheme. Subscription from the privileged Entitlement Holder(s) is to be collected from 22 May 2022 to 16 June 2022.

Pre-IPO Placement: Only institutional investors, including pension & provident and welfare trust funds, are open to subscribe any number of units of Tk10 each at face value with minimum of 5000 units or multiples thereof of the Scheme by 30 June 2022.

IPO: General and institutional investors can subscribe any number of units of Tk10 each at face value with minimum of 500 units or multiples thereof of the Scheme. IPO subscription will be collected tentatively from mid of July 2022 and expected to continue for minimum 21 (Twenty-one) days.

Post IPO: General and institutional investors can subscribe any number of units of Tk10 each at **fair value** (as against guaranteed price at face value of Tk10 during the pre-IPO and IPO stage) with minimum of 500 units or multiples thereof of the Scheme.

The investors can also avail alternative investment and saving opportunity in future in the following ways:

Systematic Investment Plan (SIP)

Systematic Investment Plan (SIP) is a unique option that enables investors to make regular investments into a Scheme with a same and/or flexible amount. SIPs allow investors to save with a recurring smaller amount of savings at fixed intervals that helps create wealth in the long-run. A unitholder can enroll for the SIP facility of the Scheme by submitting duly completed Enrolment Form through the official website of AIMS of Bangladesh Limited or at the office of AIMS or any authorized Selling Agent. Like other subscriptions, SIP installment can be paid physically/manually or online, as detailed in the following section. Minimum amount and installment frequency under SIP facility could be as follows:

Micro-credit Beneficiaries			Other Investors		
Frequency Of Deposit	Minimum SIP Amount (Tk)	Minimum Installments	Frequency Of Deposit	Minimum SIP Amount (Tk)	Minimum Installments
Monthly	100	12	Monthly	1,000	12
Quarterly	500	4	Quarterly	5,000	4
Yearly	5,000	1	Yearly	15,000	1

AIMS may change any parameters of the SIP under intimation to the Trustee, depending on market demand in the future.

Cumulative Investment Plan (CIP)

Cumulative Investment Plan (CIP) stands for re-investment of dividend income earmarked for purchasing units in the same Scheme of the Fund by the beneficiary unitholders. Generally, the unitholders who do not prefer cash dividend in the short-run and desire to see their investment grow in size, may opt for the CIP.

- ✓ There will be a CIP under which a unitholder may re-invest dividend at a concessionary rate/price, as determined by the Asset Manager from time to time.
- ✓ The unitholders can choose CIP at the time of initial investment or any time thereafter.

How to invest in the Scheme

AIMS has made the investment process quite simple for all classes of aspiring investors. Savers comfortable with digital technologies would find the process even much easier.

- ✓ In the traditional manual process, an investor can submit completely filled-in Application Form that can be downloaded from the official website or collected from the office of AIMS or any authorized Selling Agents. Investors can pay through an account payee cheque/ pay order/ bank draft/ bank deposit receipt or cash in favor of “GRAMEEN BANK-AIMS FIRST UNIT FUND” in the designated bank mentioned on the form, for the total value of units purchased.
- ✓ In online process, the units of the Scheme may be bought 24/7 via the official website of AIMS of Bangladesh Limited (www.aims-bangladesh.com). Investors can process the full application by inputting some required basic information, including the NID or Passport details and BO account number. The investors can also pay for the purchase through Mobile Financial Service (bKash, Nagad, Rocket), Debit/Credit Cards (Visa, Master Card, American Express), online bank transfer (BEFTN and the like) or any other acceptable online payment systems in favor of “GRAMEEN BANK-AIMS FIRST UNIT FUND” in the designated bank mentioned on the form or the website of AIMS for the total value of units purchased. After payment, the investors will have to upload/attach the deposit/transfer receipt in PDF/JPEG form with the filled-in application.
- ✓ After clearance/encashment of the deposit, the applicant will be sent an automatic Confirmation of Allocation through email or SMS against the subscription, with a denomination of number of the units purchased.
- ✓ All receipts in this regard with or arising out of transactions in the units applied for shall be in Bangladesh Taka.

- ✓ If BO account number is provided, the units shall also be directly credited to the unitholder's BO account in electronic form.
- ✓ As AIMS has Depository Participant (DP) license, it shall credit units directly to the BO account of the unitholder, without intervention or facilitation from any third party. This will, therefore, reduce the settlement cycle by at least two days and reduce cost.
- ✓ AIMS may also open BO accounts on request for investors who do not have any such account for free (for small investors) or a minimum applicable charge.
- ✓ There shall be no entry load for the Scheme.

How to Sale/Surrender the Units

The units of the Scheme may be surrendered during the business hours (manual/physical) or round the clock (online) through the official website of AIMS of Bangladesh Limited or at the premises of AIMS or any authorized Selling Agent appointed by AIMS. After receiving the surrender application either manual or online, the unitholder will be paid within 3 (Three) working days through account payee cheque or by BEFTN or MFS transfer as per the request of the unitholder. A unitholder may surrender units of the Scheme either partially or completely without any additional cost, subject to duration of holding period of the units.

Sponsor: Grameen Bank

Grameen Bank, a specialized bank, was established under the Grameen Bank Ordinance No. XLVI of 1983 (replaced by Grameen Bank Act, 2013) operating to alleviate poverty through financial services, especially by providing micro-credit. Empowering the rural poor is the basic objective of the Bank. Government of Bangladesh owns 24% of the Bank and the rest 76% is held by the micro-credit borrowers/members of the Bank. The Government nominates three directors including the Chairman and nine other directors are elected representatives from among the Grameen borrowers.

Professor Muhammad Yunus was the founder Managing Director of the Bank. Grameen Bank and Professor Yunus jointly won the prestigious Nobel Peace Prize in 2006, the first by any person or institution from Bangladesh. Dr. AKM Saiful Majid is the incumbent Chairman (Professor and Former Director of Institute of Business Administration, University of Dhaka) and Md. Abdur Rahim Khan is the Managing Director of the bank.

Asset Manager: AIMS of Bangladesh Limited

AIMS of Bangladesh Limited is the Asset Manager of the Fund and its Schemes by virtue of an Investment Management Agreement entered with the Sponsor Grameen Bank. AIMS is the pioneering private investment and fund management company of its kind in Bangladesh since 1999. The shareholders of the company are either returned or expatriate practicing professionals and uniquely all directors are from the same public school alumni, Old Rajshahi Cadets Association (ORCA). It is equipped with a team of skilled capital market professionals, research analysts and economists to run the outfit. Team-AIMS is hands-on lead by Mr. Yawer Sayeed, founder Managing Director & CEO, who is regarded as an authority on the subject locally and internationally. He was a Staff Consultant and Performance Auditor for International Operation Evaluation Missions of Asian Development Bank (ADB) and also acted as the Consultative Group Coordinator of the Bank for the Finance, Industry & Trade Sectors in Bangladesh. He has also been providing consultancy, research & advisory services to various multilateral agencies, including the World Bank (WB) and International Finance Corporation (IFC). Mr. Sayeed has about forty years of diverse hands on experience in the financial services sector at home and abroad.

AIMS has the unique distinction of conceiving and floating 'AIMS First Guaranteed Mutual Fund', the first private sector mutual fund in independent Bangladesh, in year 2000. The public float was oversubscribed by eight times. In year 2005, it launched 'Grameen Mutual Fund One' sponsored by Grameen Bank as the second private mutual fund of the country and also the first with provision of multiple schemes. Following the overwhelming success of the first Scheme of that Fund, the second Scheme, 'Grameen Mutual Fund One: Scheme Two' was launched in 2008. AIMS then launched another multi-Scheme fund 'Reliance Insurance Mutual Fund' in 2011. All of these Funds were closed-end and

listed on the stock exchanges. Apart from managing collective saving & investments and trust funds, AIMS has been rendering services in various financial sector development projects of multilateral and donor agencies over the years.

Trustee: Sandhani Life Insurance Company Limited

Sandhani Life Insurance Company Limited (SLIC) is the Trustee of the Fund by virtue of the Trust Deed authored by the Sponsor Grameen Bank. Sandhani Life, one of the pioneering life insurance companies of Bangladesh in the private sector, was established in 1990. The company was one of the proud co-Sponsors of the AIMS First Guaranteed Mutual Fund. It also holds the distinction of being the Trustee of many other mutual funds, including some awaiting public debut under AIMS.

Custodian: BRAC Bank Limited

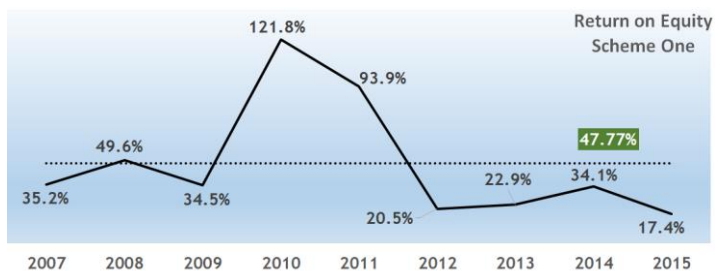
BRAC Bank Limited, operating in Bangladesh since year 2001, is one of the largest private commercial banks of the country with 187 Branches and 461 SME Unit Offices. BRAC Bank is providing custodial services to foreign and local investors since 2010. The bank is the leading custodian bank of the country having dedicated Custodial Services Department. They are experienced and skilled in this line of business and enjoy a reputation for confidentiality, timely settlement, reporting, and collecting corporate announcements for the clients. Under a master agreement with AIMS of Bangladesh Limited, BRAC Bank is also the Custodian of other mutual funds under the management of AIMS.

Glorious 16 Years of the First Fund Sponsored by Grameen Bank

Grameen Mutual Fund One

Scheme One

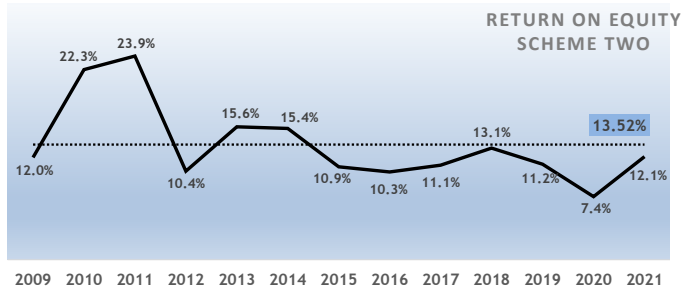
The first Scheme of the Fund was oversubscribed by 9 times. Initial size of the Scheme was Tk170 million (Tk17 crore) that grew up to Tk1.04 billion (Tk104.15 crore) in Net Asset Value (NAV) at redemption in 2016 after paying Tk404 million (Tk40.38 crore) as cash dividend during the 10-year lifetime. Over the tenure of the Scheme, Compound Annual Growth Rate (CAGR) of Assets of the Scheme was 19.87%. Declared dividend of the Scheme during its life time ranged from 15% to 82%. At the end of its ten year tenure, the Scheme was redeemed at Tk24.66 per unit of Tk10.



Grameen One: Scheme One						
Dividend Payout to Unitholders (Initial Contribution Tk17 Crore)						
Year (A)	Paid-up (Tk) (B)	Declared Dividend (%) (C)	Cash Dividend (Tk) (D)	Stock/RIU Units (E)	Value of Units as per Adjusted Mkt Price (Tk) (F)	Total Dividend (Tk) (D+F)
2007	170,000,000	29% Cash	49,300,000	-	-	49,300,000
2008	170,000,000	71% Cash	120,700,000	-	-	120,700,000
2009						
2010	170,000,000	60% Cash	102,000,000	-	-	102,000,000
2011	170,000,000	25% Cash, 50% Stock	42,500,000	8,500,000	564,400,000	606,900,000
2012	255,000,000	15% Cash	38,250,000	-	-	38,250,000
2013	255,000,000	20% Cash	51,000,000	-	-	51,000,000
2014	255,000,000	30% RIU	-	7,650,000	230,265,000	230,265,000
2015	331,500,000	82% RIU	-	8,454,791	169,095,820	169,095,820
2016	416,047,910	Liquidated with NAV Tk24.66 per unit				
		Total	403,750,000	24,604,791	963,760,820	1,367,510,820

Scheme Two

The second Scheme of the Fund was oversubscribed by 17.75 times in year 2008. It was the largest fund at that time and also the first growth scheme in the country. Initial paid-up capital of the Scheme was Tk1.25 billion (Tk125 crore) which is now Tk1.82 billion (Tk182 crore). Net Asset Value (at market) stood at Tk3.78 billion (Tk378.28 crore) on 31 March 2022. Declared dividend of the Scheme during life time ranged from 6% to 25%. It is set to mature in 2028, with option of conversion to an open-end Scheme. Remarkably, about 50% of IPO and pre-IPO placement holders of the Scheme still carry their holdings, testifying confidence on the integrity and performance of AIMS of Bangladesh Limited.



Grameen One: Scheme Two						
Dividend Payout to Unitholders (Initial Contribution Tk125 Crore)						
Year (A)	Paid-up (Tk) (B)	Declared Dividend (%) (C)	Cash Dividend (Tk) (D)	Stock/RIU Units (E)	Value of Units as per Adjusted Mkt Price (Tk) (F)	Total Dividend (Tk) (D+F)
2009	1,250,000,000	11.5% Cash	143,750,000	-	-	143,750,000
2010	1,250,000,000	20% Cash	250,000,000	-	-	250,000,000
2011	1,250,000,000	10% Cash, 10% Stock	125,000,000	12,500,000	236,250,000	361,250,000
2012	1,375,000,000	6% Cash	82,500,000	-	-	82,500,000
2013	1,375,000,000	10% Cash	137,500,000	-	-	137,500,000
2014	1,375,000,000	15% RIU	-	20,625,000	274,312,500	274,312,500
2015	1,581,250,000	10% Cash, 15% RIU	158,125,000	12,097,021	127,018,721	285,143,721
2016	1,702,220,210	10% Cash, 9% RIU	170,222,021	8,674,961	85,882,118	256,104,139
2017	1,788,969,824	11% Cash, 4% RIU	196,786,681	3,500,919	54,264,245	251,050,925
2018	1,823,979,014	12% Cash	218,877,482	-	-	218,877,482
2019	1,823,979,014	9% Cash	164,158,111	-	-	164,158,111
2020	1,823,979,014	7% Cash	127,678,531	-	-	127,678,531
2021	1,823,979,014	13% Cash	237,117,272	-	-	237,117,272
		Total	2,011,715,097	57,397,901	777,727,583	2,789,442,680

Against the backdrop of bearish sentiments in the stock market owing to the Covid-19 pandemic, the Scheme declared only 7% cash dividend in 2020. However, this second lowest dividend in the history of the Scheme was the highest in the sub-sector for the 30 June 2020 year end. The table was turned around with 13% cash dividend in the next year (2021).

Role & Performance of AIMS in the Mutual Fund Sector

AIMS of Bangladesh Limited not only pioneered the first private mutual fund in the country but strived to introduce new and unique features hitherto unknown in the local market. During the past 23 years, it successfully launched capital guaranteed fund, multiple sponsor fund, multiple scheme fund, income fund, growth fund, entitlement unit in new schemes, marked-to-market valuation system, subscription retention, bonus and right issue etc. The hallmark of brand AIMS is to make a positive impact through introduction of innovative product features suiting the need of different type of investors, in order to present them with multiple choices away from copy-paste plain vanilla products to earn fees.

AIMS aspire and delve to take the mutual fund sector and the local capital market a few notch up in maturity and variation through Schemes launched under its banner, in opportune moments when it would impact the most. The objective is to stand out and be assessed on the criteria of inclusion, innovation and performance and set the industry standard and benchmark by adhering to compliant and ethical business practices. AIMS take pride on being widely recognized by patrons and valued clients alike as a knowledge-based designer boutique shop for financial and investment products.

Since historically all the Funds managed by AIMS has been among the top performers over the past two decades, the constituents of AIMS and associates are quite conscious and sensitized to continue with the least possible reputational risk in future undertakings. Keeping these caveats in mind AIMS has, after a long hiatus of over a decade, contemplated to launch a new grand mutual fund under the reputed banner of fusion brand of Grameen & AIMS.

The local mutual fund sector has been in disarray for quite some time but now the newly formed regulatory Commission appears to have rightly identified the need of rejuvenation. In resurrecting the ailing sector, it needs new ideas and initiatives. AIMS is willing and ready to be a participant in the endeavor in order to complement and augment such efforts, in right earnest.

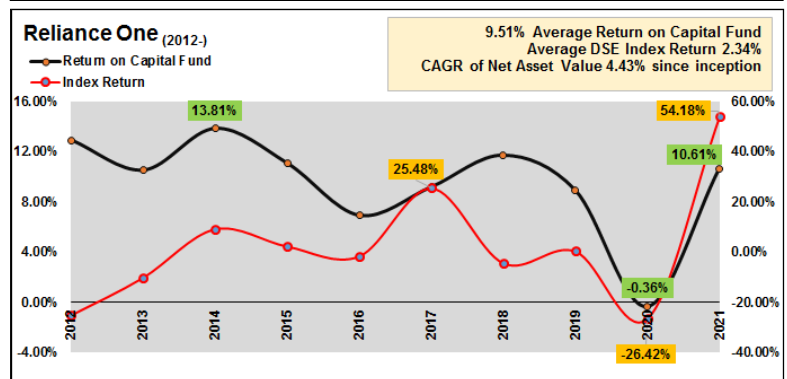
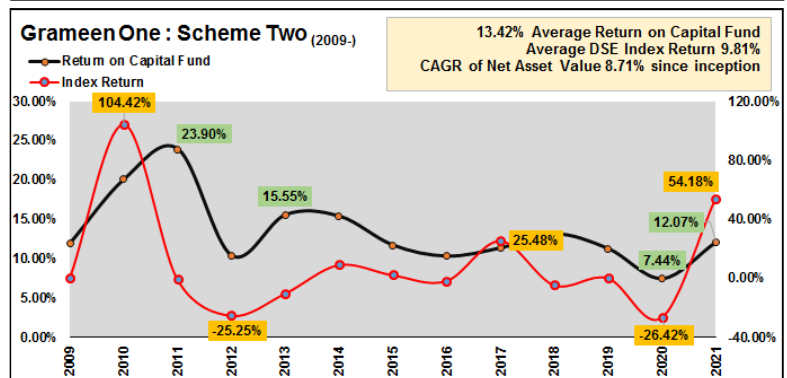
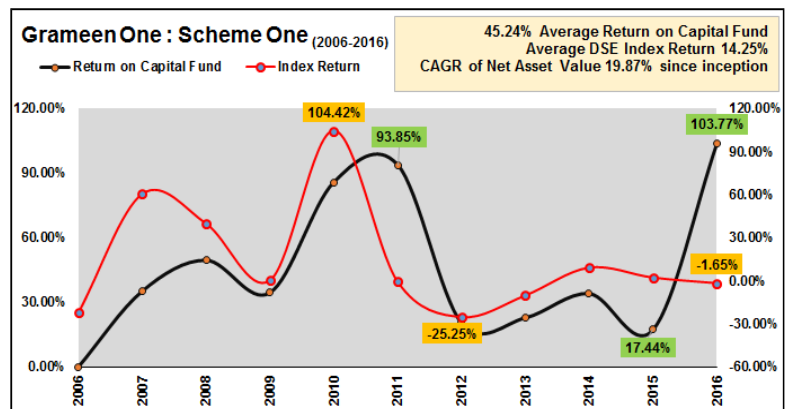
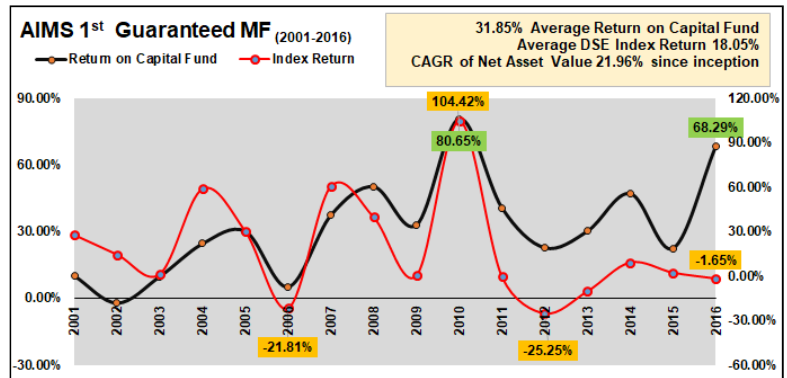
23 Years of AIMS

AIMS has recorded predictable, stable and sustained income stream from all the mutual funds under management throughout its checkered 23 year-long existence. The farsightedness, prudence and experience of the Fund Manager secured desired sustainability in the performance of the funds, despite the perennial volatility of the local stock market.

AIMS First Guaranteed Mutual Fund existed for 15 years. It generated significant returns during its lifetime, up to liquidation in 2016 at NAV of Tk26.01 per unit against face value of Tk10. The redeemed value outperformed the then market substantially in year-on-year return.

The Fund generated average 31.85% return on the capital fund and the Compound Annual Growth Rate (CAGR) of its NAV was 21.96% since inception. Meanwhile, at the end of the 10-year tenure, the first scheme of Grameen Mutual Fund One was also liquidated in 2016, generating record returns for the unitholders, which has been detailed at the earlier sections.

The currently managed two schemes - Grameen One: Scheme Two and Reliance One, the first Scheme of Reliance Insurance Mutual Fund - have been generating steady return over the years, while securing the growth in unitholders equity, as has been envisioned at inception. On 31 March 2022, the NAV at market of Grameen stood at Tk3.78 billion (Tk378.28 crore) where the initial capital was Tk1.25 billion (Tk125 crore) while that of Reliance was at Tk872 million (Tk87.20 crore) where the initial capital was Tk550 million (Tk55 crore). AIMS established an unblemished track record over the years and consequently gained trust and confidence of the unitholders.



The footprint of the illustrious history of wealth creation and income generation pattern by funds under AIMS of Bangladesh Limited is presented at the snapshot below:

Year	AIMS1STMF (2000) Initial Size: Tk7 crore	GRAMEENS1 (2005) Initial Size: Tk17 crore	GRAMEENS2 (2008) Initial Size: Tk125 crore	RELIANCES1 (2011) Initial Size: Tk55 crore
2000				
2001	10%			
2002	0%			
2003	7%			
2004	15%			
2005	18%			
2006	0%			
2007	10%, 20%B**	29%		
2008	70%B**	71%		
2009			11.5%	
2010	72.5%	60%	20%	
2011	28%	25%, 50%B**	10%, 10%B**	
2012	20%	15%	6%	3.5%
2013	25%	20%	10%	10%R*
2014	50%R*	30%R*	15%R*	11%
2015	175%R*	82%R*	10%, 15%R*	11%
2016	• Total Cash Dividend in Lifetime: Tk47.34 crore • Liquidated NAV: Tk237.13 crore (Tk26.01 per unit)	• Total Cash Dividend in Lifetime: Tk40.38 crore • Liquidated NAV: Tk104.15 crore (Tk24.66 per unit)	10%, 9%R*	10%
2017			11%, 4%R*	10%
2018			12%	11%
2019			9%	10%
2020			7%	0%
2021			13%	10.5%

* Re-Investment Units ** Bonus Units

The consistency in dividend payout, regardless of the market condition, has become the forte of AIMS. During the past two decade timeframe, the local capital market endured wide range of volatility; however, the annual returns generated by the funds managed by AIMS on the unit capital always remained positive on an average. For the year 2020-21 the Grameen One: Scheme Two declared 13% cash dividend and Reliance One declared 10.5% cash dividend when bank deposits generated merely 4.13% to 4.92% on average. Thus, prudent management, strategic positioning and stable income generation became a familiar attribute of AIMS, in achieving its avowed mission to be a reliable household name in the pursuit of honest wealth creation ethically.

DISCLAIMER: This Information Memorandum is prepared for soliciting subscription from restricted and pre-selected institutions only. The sole purpose of the document is to provide a general idea and indication about the past performance of the Funds under management of AIMS. Utmost care has been taken to make the document as authentic as possible. Mutual Fund investments are subject to market risks, therefore, please read all scheme related documents carefully. The past performance of the mutual funds is not necessarily indicative of any future performance of the Schemes.

**ASSET & INVESTMENT MANAGEMENT SERVICES OF BANGLADESH LIMITED
(AIMS of Bangladesh Limited)**

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