



বাংলাদেশ মার্চেন্ট মেরিন অফিসার্স এসোসিয়েশন

Bangladesh Merchant Marine Officers' Association

(Trade Union Registration No: B-1834, ITF Affiliated Union No. BAN 014)



Ref: 588/2025

Date: 17th April' 2025

Office Notice of Career Development Loan

It is a great Joy for us to announce that BMMOA will issue interest free “Career Development Loan” for the young members.

For last several months we were working with a concept to support our young members for their career development, to be more specific, it is meant for the cadets who has completed their sea time and appearing for Class-3 C.O.C.

We had received several requests that many of them face financial crisis during their short and substandard salary, long stay ashore for Class-3 C.O.C. Course fee, short courses fee, COP & exam fee, accommodation & fooding, basic expenditures and miscellaneous expenses are involved. The salary they get as Cadet is not enough to bare all these expenses. Moreover, all of them do not get financial support from their family, relatives or friends.

So, we came up with a unique concept & motto of “Pay it Forward” and developed a proposal of “Career Development Fund”. The concept is to grant **interest-free returnable loan** to the financially needy Cadets for their Class-3 C.O.C exam process and when they go back to ship / service, they will pay back. Thereafter, the fund will be used for future Cadets if they need for Career Development.

The moto is “Pay It Forward” - Connecting BMMOA with Members in need. Let kindness ripple around and the core idea is that small acts of kindness, when multiplied by hundreds & thousands of people, can change our community for the better.

We had shared the concept with ITF Seafarers' Trust and after several meetings and communications, the Trust has agreed with the concept, proposal and approved a grant. This is the first case of such grant approval by ITF Seafarers' Trust. They appreciated our concept and project.

For the ease of operation and account's records we have opened a new account by the name “Bangladesh Merchant Marine Officers' Association Career Development Fund” and the fund will be operated from this account. Also, a separate record / registered will be maintained for this fund with details of the applicants, applications, approval, approved loan, pay back details etc.

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Procedures for Application:

Eligibility:

1. BMMOA Member.
2. Cadets who have completed their sea time and appearing for Class-3 C.O.C.
3. Cause has to be real and justified.

Application Process:

1. The eligible applicant has to apply through our “BMMOA Career Development Loan” application form and sign it.
2. Soft copy of the application along with copy of last contract to be sent to our email address: career.dev@bmmoa.org and the hard copies to be sent to our below office address by courier:

Bangladesh Merchant Marine Officers' Association

Portland Sattar Tower (3rd Floor), 1776, Strand Road,
Opposite of CPA Gate No.01, Barek Building, Agrabad C/A,
Chattogram-4100, Bangladesh.

Tel: +8801708527815

3. After evaluation, the applicant will be informed about the loan approval.

Financial Terms:

1. Each approved loan will be issued to applicant by an **account pay cheque**. The applicant has to **physically collect the cheque and sign in the register book**.
2. The **Loan will be interest-free**.
3. While collecting the cheque, the applicant has to **deposit his Pay Back cheque signed and date as mentioned in the application**. In special cases, if the **payback time is delayed**, the member has to inform by a **justified email to career.dev@bmmoa.org**.

You can apply from today

Thanks

Mar. Engr. Md. Shakawat Hossain

General Secretary

Bangladesh Merchant Marine Officers' Association

Capt. Md. Anam Chowdhury

President

Bangladesh Merchant Marine Officers' Association

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