

BUSINESS JOURNEY MAP OF

Restaurant Industry in Bangladesh



Business Journey Map of Restaurant Industry in Bangladesh

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Research Advisory Panel

Dr. Dewan Muhammad Humayun Kabir

Project Director (Additional Secretary)
Aspire to Innovate (a2i) Programme

Anir Chowdhury

Policy Advisor
Aspire to Innovate (a2i) Programme

Manik Mahmud

Programme Specialist Innovation
Aspire to Innovate (a2i) Programme

Research Supervisor

Mohammad Salahuddin

Project Analyst (Deputy Secretary)
Aspire to Innovate (a2i) Programme

Researched & Collated by

Mst. Shammy Akter

Consultant (DS), a2i

Iffat Jahan

Consultant (SAS), a2i

Muhammad Shameem Kibria

National Consultant (SAS), a2i

Jahir Emam

Consultant (SAS), a2i

Sharif Mohammad Rezaul Karim

Capacity Development Expert, a2i

Shakera Nahar

National Consultant, a2i

Md. Shafat Hossain

Programme Facilitator, a2i

Mohammad Nazimuddin

Programme Facilitator, a2i

Tanvira Tabassum

Young Professional, a2i

Mayeesha Farzana Mou

Young Professional, a2i

Report requirement: Public Dissemination

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Chapter 1: Introduction

1.1 Background of the Study

Restaurant industry in Bangladesh has been treated as one of the leading potential and employment generating industry. Growth of this industry puts direct positive impact to agriculture, agro processing, e-commerce, ride sharing, logistics etc. sectors. Due to globalization led by social media and movie industry, the local people get acquainted with multinational brands and this led them to demand those foods. This is how the market for multinational brands are also increasing in Bangladesh. There are currently about 60,000 restaurants across the country, with more than 8,000 in the capital alone. Close to 2.8 million people are dependent on the restaurant industry for their livelihoods, while the number is several times higher if it includes the supportive sectors.

Amid the pandemic, restaurant industry is the one that faced a terrific growth fall. 25-30% of the restaurants collapsed amid the 1st wave of COVID-19 in Bangladesh. Bangladesh Hotel Restaurant Sweets Bakery Workers Union informed as much as 45 per cent of the people engaged in hotels and restaurants lost jobs due to the closure of thousands of restaurants amid the Covid-19.

Presently, the government has put focus to the participants of SME sector like restaurants industry to provide G2B services at a possible simplified way to make the environment friendly. Moreover, government urges to know the pain points facing by the sector, so those would be resolved to ensure a sustainable growth of this promising sector as this industry represents the culture of our nation.

1.2 Structure of the Workshop

a2i Program is playing a very vital role to attract inflow of local and foreign investment in the economy by service process simplification (SPS) of government to business (G2B) services. In that continuation, a2i Program organized a day-long, interactive workshop that was held on October 22, 2021, with the participation of stakeholders from Restaurant Industries to have their views/comments and recommendations to make the existing G2B service providing module of the government more simplified. Government officials, a2i Team, and Business Process Mapping Experts joined the workshop as facilitators.

1.3 Objectives of the Study

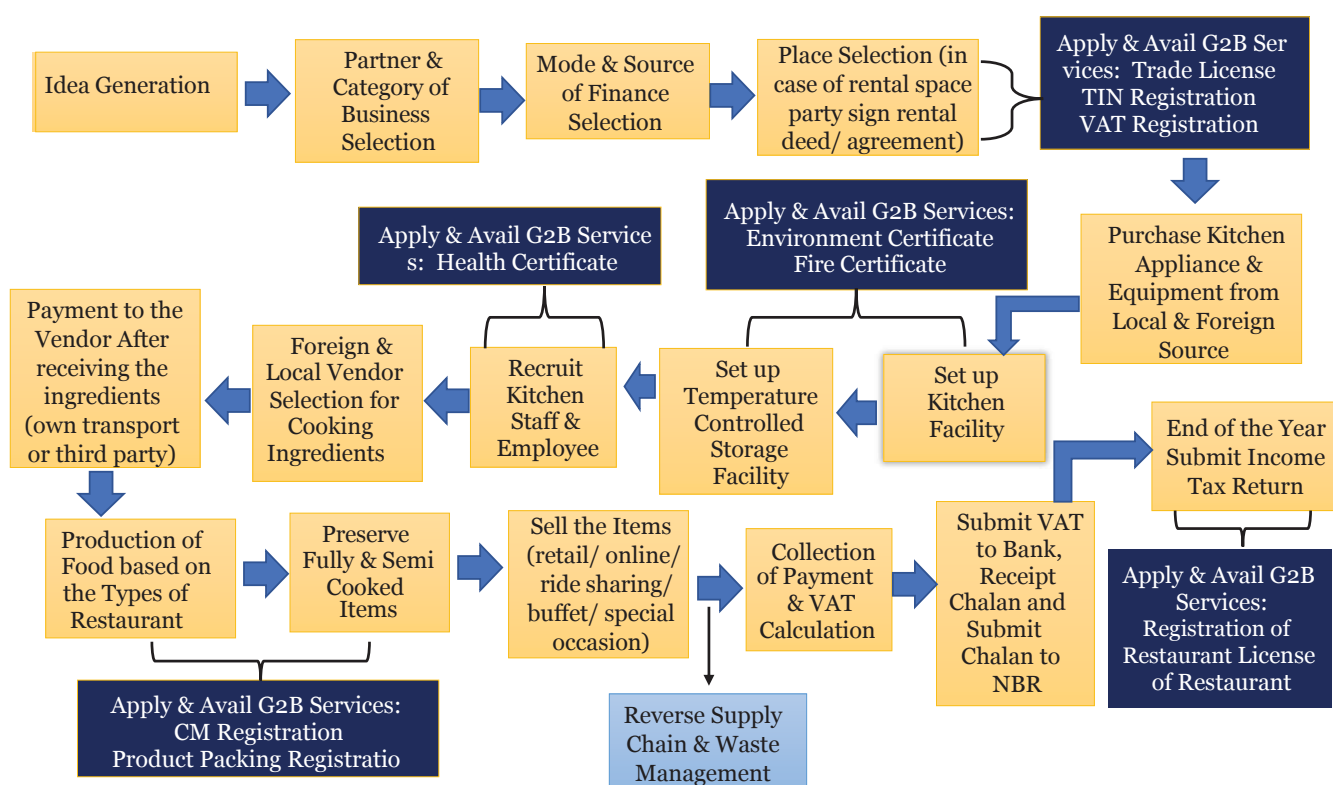
1. To design the Business Journey Map of Restaurant Industries in Bangladesh,
2. To identify the G2B Services required to conduct Restaurant business operation in Bangladesh,
3. To identify the pain points of the G2B services that create hindrance to business operations and increase the cost of doing business as well,
4. To provide a tentative way forward from the point of view of participants and experts to ensure better SPS for G2B Services.

1.4 Reason to Choose the Sector

Hospitality and the restaurant sectors in Bangladesh grows 58% in last 11 years. Hotel and Restaurant Survey 2021 revealed that there are 100,737 women staff and 1,970,970 male staff engaged in this industry. Presently, there are 4.35 lakh of restaurants in Bangladesh. In FY 2020, the hotel and restaurant sector added Tk 87,926 crore in gross value to the GDP. By considering the contribution of hotel and restaurant industry in Bangladesh in terms of GDP, employment generation, consumption, etc. government has decided to have the sector's voice to provide fiscal and monetary assistance to this sector for sustainable growth.

Chapter 2: Business Journey Map of Restaurant Industry in Bangladesh

2.1 Business Journey Map of Restaurant Industry



2.2 Story Telling of a Restaurant's Business Journey Map

Firstly, Restaurants in Bangladesh are classified under –

- Bangla Restaurants
- Indian and Thai
- Restaurants Chinese (À la carte) Restaurants
- Fast Food Restaurants
- Mobile Restaurants

A trade license is mandatory to establish a restaurant business in Bangladesh. Agencies under the Ministry of Local Government, Rural Development & Co-operatives like City Corporations, Pouroshova, etc. issue Trade licenses. Most of the restaurants in Bangladesh are established under partnership by capital investment. Partners sign a deed agreement in nonjudicial stamp paper where all the terms and conditions along with management system, profit-loss sharing, etc. are included. Noted that, owners of the restaurant mostly depend on rental space to set their business. In that regard, they sign a rent agreement with the land/space owners.

In the case of financing for the restaurant business, sole proprietors and the partners arrange finance on their own from personal sources and take a loan from cooperative societies or other sources at a high-interest rate. Noted that the restaurant industry has been recognized as the service sector and banks are not interested to grant loans to the restaurant industry.

In most cases, restaurant owners recruit manpower/staff for the organization based on prior known references. On the other hand, they also provide advertisements to meet their demand. The salary of the restaurant employees is not high but they get complimentary tips and service charges from the customers and the owners as well.

The restaurant industry is one of the growing industries in Bangladesh. The commercial kitchen equipment manufacturing industry has been developed in Bangladesh as the backward linkage. Before that restaurant owners had to depend on imported equipment. Restaurant owners prefer to source from local commercial kitchen equipment manufacturers as there is guaranteed after-sales service and replacement of parts on a need basis.

The restaurant has its warehouse or temperature-controlled logistics and storage system for raw, semi-processed, and processed items. They preserve dry, wet, and raw items in separate refrigerators.

Vendor or supplier selection to source raw materials/cooking ingredients has been treated as one of the key success factors of a restaurant. Owners focus on quality, price, responsiveness, replacement, etc. while selecting a vendor. Some items are sourced from the importers. Noted that, some items are sourced locally on regular basis. The Head of the kitchen places purchase requirements at the end of the day and the purchase manager sources those from the local market in the morning. Payments are made to the vendor in cash (daily or weekly).

Restaurants are classified under AC and Non-AC facilities. DC Office issues registration and license based on that criterion along with several sitting arrangements. In Bangla Food and Fast-Food Restaurant, there is an option to display food items. On the other hand, in the case of Chinese Food restaurants, À la carte system is followed to serve food.

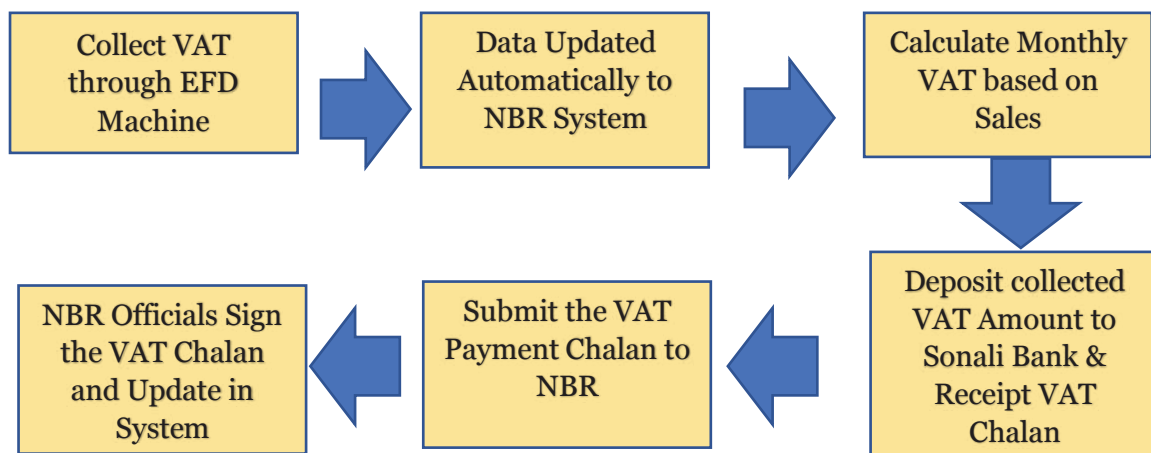
In Bangla and Fast-Food Restaurants, pre-cooked food is served. On the other hand, Chinese Food Restaurants follow À la carte system. So, after the receiving of orders from the customers, it takes 10-40 minutes to prepare and serve food.

Online, food delivery service adds a new dimension to e-commerce. HungryNaki, is the first-ever local start-up, to introduce the idea of an online food service system in 2013 in Bangladesh. Food Panda, Pathao Food, Sohoj Food, and HungryNaki grab more than 90% of the online food delivery service industry in Bangladesh. Restaurants sign deals with these online food delivery service companies at the 18-40% commission/discount rate. Payment through cash, card, and mobile banking systems is used to make payments. Online food delivery service companies get extra facilities if they make instant cash payments.

To promote food and service of own restaurant, the management of the restaurant follows-

- Guest to Guest
- Party to Party
- SMS to Clients
- Facebook Boosting
- Facebook Post
- Greetings to Clients
- Business Visit to Clients
- Special Offer in Special Occasions
- Review through Food Reviewer

AC Restaurants have to pay 10% VAT and Non-AC Restaurants have to pay 5% VAT on sales amount. Some restaurants maintain EFD Machines to collect VAT while others maintain register books. VAT Payment system as follows-



Finally, the restaurant industry maintains a systematic reverse supply chain management system to manage its unsold and date expired items. They have a deal with the vendors to send it back after a certain period. Unsold products are distributed to the staff of the restaurant at end of the day.

Chapter 3: Pain Points Identification & Way Forward to avail G2B Services for Restaurant Industry

3.1 Required G2B Services for Restaurant Industry in Bangladesh

List of required G2B Services (licenses/ permission/ approval/ certificate etc.) to operate Restaurant Industry in Bangladesh is listed below-

No.	G2B Services	Issuing Agency
1.	Trade License	Agencies under Ministry of Local Government, Rural Development & Co-operatives
2.	TIN Certificate	NBR, Ministry of Finance
3.	VAT Certificate	NBR, Ministry of Finance
4.	Name Clearance Certificate	RJSC&F, Ministry of Commerce
5.	Registration of Private Ltd. Co.	RJSC&F, Ministry of Commerce
6.	Import Registration Certificate (IRC)	CCI&E
7.	Import Permit (IP)	CCI&E
8.	Certification of Mark License	Bangladesh Standards & Testing Institution
9.	Packing Registration	Bangladesh Standards & Testing Institution
10.	Environment Certificate	Department of Environment
11.	Fire Certificate	Bangladesh Fire Service and Civil Defense
12.	Registration of Restaurant	DC Office
13.	License for Restaurant	DC Office
14.	Health Certificate	Civil Surgeon Office
15.	Factory Plan & Layout Approval	Department of Inspection for Factories and Establishment, Ministry of Industries

NOTE: User Journey Maps of the above-listed G2B services are attached in **Annex-1**.

3.2 Pain Points Identification & Way Forward to Ensure SPS

3.2.1 Pain Points Identification & Way Forward based on User Journey Map:

N	G2B	Pain Points/	Way
1.	Trade License	The fee to avail trade license fresh issuance and renewal is the	<ul style="list-style-type: none"> Trade License fee for new and new renewal should be than the present schedule for
2.	TIN Registration	Entrepreneurs do not face points as the process is automated and possible to without the intervention middleman and	-
3.	VAT Registration	Entrepreneurs do not face points as the process is automated and possible to without the intervention middleman and	-
4.	Certificatio Mark License	BSTI asked for an excessive the sample of the product to or to test.	<ul style="list-style-type: none"> Volume of the sample product for testing specified.

No	G2B Service	Pain Points /Statement	Way
5.	Packing Registration	It takes a long time than the time stated in the citizen charter to avail of the CM License and Packing Registration.	<ul style="list-style-type: none"> • BSTI should be accountable to provide G2B service on time.
6.	Environment Certificate (Orange A)	<p>Most of the restaurants are established in the residential area. On the other hand, the Department of Environment is not allowed to issue Environment Certificate to the organization that is established in a residential area.</p> <p><u>Note:</u></p> <ul style="list-style-type: none"> • Restaurants require Orange-A Environment Certificate. 	Criterion to provide environment certificate to the restaurant established in the residential area should be restructured.
7.	Fire Certificate	Entrepreneurs informed that no problem is faced while availing the Fire Certificate.	-
8.	Registration of Restaurant from DC Office	There are the requirement of specific license/permission/ certificate/ approval, etc. to operate a restaurant business in Bangladesh. Moreover, imposing a burden of License and Registration to be availed from the DC Office increase the cost of doing business.	The fee of registration, license, and renewal of license for Restaurant is too high to avail for the restaurant industry. It should be considered. (Note: It requires TK 1,500-TK 4,5000 for Registration, TK 3000-TK 25,000 for Registration and TK 3,000-TK 15,000 for Renewal of License).
9.	The Licence of Restaurant from DC Office	<p>In the new normal era after the withdrawal of general holidays announced for the pandemic, Entrepreneurs are getting frustrated for imposing such a cost burden upon them.</p> <p>In their point of view, there is no necessity of availing License and Registration from DC Office as they have already registered their organization as Restaurant for Trade License.</p> <p>It is very much difficult to arrange the documents prescribed by the DC Office to be submitted to avail Registration and Licenses for Restaurant as these are kept confidential by land/building owners.</p> <p><u>Note:</u> Reference to Bangladesh Hotel & Restaurant Act 2014 and Bangladesh Hotel & Restaurant Policy 2016, all the restaurants are bound to avail</p>	<p>•If possible, the mandatory provision to avail Registration and License for Restaurant should be considered as they are registered as Restaurant to have Trade License.</p> <p>•List of documents required for Registration and License of Restaurant should be rearranged.</p>

No	G2B Service	Pain Points/Statement	Way Forward
		Registration and License of Restaurant from the DC Office.	
10.	Health Certificate	Entrepreneurs informed that to get a health certificate from the Civil Surgeon Office, they are bound to pay from TK 300-1000 to the middlemen/brokers to have each certificate. Most of the officers of the Civil Surgeon Office are not aware of the G2B services provided from their end. This information is found while talking with an Assistant Civil Surgeon regarding the information on Health Certificate issuance.	<ul style="list-style-type: none"> Anti-Corruption Commission, Ministry of Home Affairs, and Ministry of Health and Family Welfare should take the legal initiative to mitigate the intervention of middlemen/brokers to avail the Health Certificate Health Sector Cadres should be trained on the Citizen Charter of Ministry of Health and Family Welfare at their training session after joining.
11.		Entrepreneurs informed that no problem is faced while availing the IRC.	<i>N.B.: CCI&E is the dedicated authority to issue IRC, IP, ERC, EP to facilitate export-import business in Bangladesh. CCI&E has implemented OLM System to provide G2B services from their end</i>
12.	Import Permit	Entrepreneurs informed that no problem is faced while availing the IP.	<i>Presently, CCI&E is providing 50+ services through online to celebrate and to express gratitude to Mujib Centennial.</i>
13.	Name Clearance	RJSC&F provides a Name Clearance Certificate online while registering the company/entity etc. Entrepreneurs do not face any constraints to avail that.	-
15.	Company Registration	To avail company registration certificate, entrepreneurs take assistance from the lawyer and middlemen.	<ul style="list-style-type: none"> A list of registered company lawyers or experts along with the service-wise fee schedule should be included in the RJSC&F website to mitigate the intervention of middlemen/brokers.
16.	Factory Plan & Layout Approval	Entrepreneurs informed that no problem is faced while availing the Fire Certificate.	-
17.	Citizen Charter	Citizen Charters to avail G2B services are available on the website of the government agencies. Citizen Charter contains all the relevant information on cost, process, required document, steps, incumbent office, etc. to avail G2B services from concerned government ministry/ agencies/ organizations, etc. But, most of the entrepreneurs are not aware of that service/documents.	<ul style="list-style-type: none"> Awareness and outreach program jointly organized by the a2i, MOC, and concerned private and district level chamber and associations to inform them about the citizen charters may increase the level of awareness of the business entrepreneurs. Hover Effect would be used on the 1st page of the website to draw the attention of the visitors. Initiative could be taken to prepare Audio Video Tutorial (AVT) for the

No	G2B Service	Pain Points/Statement	Way Forward
			concerned website to avail required G2B services.
18.	Facilitation through Ministry of Commerce	Information on sectoral User Journey Map to avail G2B services is not available. Entrepreneurs have been suffering from a lack of information and clear guidelines in that respect.	<ul style="list-style-type: none"> Private sector business association and Ministry of Commerce may work together to design and upload the sectoral User Journey Maps on the website. Later on, the associations may take initiative to reach the User Journey Maps to the members and potential entrepreneurs through outreach sessions.
19.	Interlink between the Government Website	While depositing and submitting VAT challan, entrepreneurs face barriers as there is a lack of online interconnectivity among the NBR, scheduled bank, and others. Entrepreneurs are bound to submit a hard copy of the VAT challan to the VAT office after depositing it to Sonali Bank. This is time-consuming and increases the cost of doing business as well.	<ul style="list-style-type: none"> A harmonized interlink between the websites of NBR, VAT Authority, TAX Authority, Customs Authority, Bangladesh Bank, and Scheduled Banks is the demand of time to ensure the proper utilization of VAT, TAX, Customs process automation.
20.	Institutionalization of Middleman	Lack of proper knowledge and awareness, entrepreneurs hire middlemen to avail G2B services. It creates complexity in the management system. Middlemen are not accountable to the government as they have no institutional recognition.	<ul style="list-style-type: none"> To ensure accountability, the middlemen system should be institutionalized with proper training. Specific criteria to be the eligible registered middleman/consultant etc., fee structure, maximum processing time, set of documents, etc. should be set by the government.
21.	Expansion of the Work activities of Union Digital Centre	There are more than 4500 Union Digital Centre in Bangladesh that is the wonderful initiative of a2i to ensure access to information and digitalization.	<ul style="list-style-type: none"> Initiative to provide G2B services through the Union Digital Centre could be helpful to facilitate the rural entrepreneurs.
22.	Dedicated Business Support Cell in DC Office and UNO Office	Entrepreneurs of urban are privileged than that of rural areas as access to information is easier for them. Entrepreneurs requested to set a Dedicated Business Support Cell in DC Office and UNO Office to disseminate updated business information, statistics, publication, etc. to the potential and existing entrepreneurs.	<ul style="list-style-type: none"> Dedicated Business Support Cell could be established in DC Office and UNO Office to facilitate the entrepreneurs with proper information and assistance. Cabinet Division, Ministry of Public Administration, FBCCI, and District Business Chamber may work together to train the Dedicated Officials in that respect.
23.	Ease of VAT Submission Process	The VAT submission process (stated in Chapter 2.2) is not fully automated. Entrepreneurs need to submit the VAT challan to the VAT office physically.	<ul style="list-style-type: none"> It is high time to ensure online connectivity among scheduled banks and NBR to examine the VAT

No	G2B Service	Pain Points/Statement	Way Forward
		<p>On the other hand,</p> <ul style="list-style-type: none"> It is mandatory for traders with annual turnover between Tk 50 lakh and Tk 3.0 crore to file their VAT returns every month with detailed information of sales and VAT deduction. SMEs with lower than TK 50 lakh turnover are exempted from paying VAT. But they pay VAT every month that is set by the VAT Official based on their prediction over the last month's sales volume. At the end of the year, the total turnover may not exceed TK 50 lakh. In that case, entrepreneurs don't get the deposited VAT amount back from the NBR. 	<p>Chalan receipt online instead of the existing process.</p> <ul style="list-style-type: none"> Annual Turnover should be considered on a Monthly Turnover. So, that entrepreneurs will get relief from paying preset VAT based on prediction over the last month's sales volume.
24.	Mobile Court & Inspection	Eight government agencies have jurisdiction over the operation of Mobile Court & Inspection; for example, RAB, DC Office, Department of Environment, VAT Intelligence, Food Safety Authority, etc.	
25.	Advance Income Tax Deduction against TIN Number	Entrepreneurs deposit AIT against their TIN Certificate. But at the end of the year, getting the return from AIT is very much difficult and the process is stringent.	<ul style="list-style-type: none"> The system to have return and adjustment from the deposited AIT should be simplified and fully automated. AIT policy/rules should be upgraded and operationalized.
26.	Workshop for Associations to Increase Awareness	There is a huge gap among the available information flow and awareness of the entrepreneurs on the business information. Such type of gap causes the emerge of middlemen/broker/ third party handling mechanisms.	<ul style="list-style-type: none"> Workshop and outreach program to increase the awareness of entrepreneurs on G2B service and User Journey Map could be initiated with the collaboration of District Chamber and Government Agency (preferably, Ministry of Commerce, NBR, etc.) <p>Note: World Bank and Business Initiative Leading Development are conducting such type of outreach program to increase the awareness of the Women Entrepreneurs of Small and Medium Industry on export and import procedure.</p>
27.	Allow FDI from Foreign SMEs	After investing a specific amount of foreign currency, BIDA treats it as FDI. Such a threshold creates barriers to the inflow of FDI from foreign SMEs.	<ul style="list-style-type: none"> To increase the inflow of FDI we need to focus on availing FDI inflow from foreign SMEs along with large and heavy industries. A joint venture/ partnership/ collaboration

No	G2B Service	Pain Points/Statement	Way Forward
			<p>between local and foreign SMEs will improve the overall business environment of Bangladesh.</p> <ul style="list-style-type: none"> • BIDA may come forward to facilitate foreign SMEs to invest in Bangladesh.
28.	Regulatory & Fiscal Incentives to Develop Backward Linkage	<p>A developed backward linkage is a backbone of the development and sustainable growth of an industry. The restaurant and shoe manufacturing industries have a well-developed local backward linkage industry. Raw materials, machinery, and ingredients for these industries are mostly sourced from local backward linkage industries. The development of such industries saves foreign currency and reduces the cost of production as well.</p>	<ul style="list-style-type: none"> • Backward linkage industries of the main industries should be identified and listed properly. • Sector-wise regulatory assistance and fiscal incentives should be declared based on their demand and gap.

Chapter 4: Concluding Remark

The Government of Bangladesh has a very focused economic trajectory to achieve for the upcoming 20 years (2021-2041) like aims to achieve LDC graduation status by 2024, graduate into a developing country by 2026, attain SDGs by 2030, being upper-middle-income country by 2031, and finally be the developed and high income country by 2041. The government published “Perspective Plan of Bangladesh (2010-2021): Making Vision 2021 a Reality” to ensure the achievement of all the set targets in a harmonized way. This is a strategic articulation of the government's development vision, mission, and goals in achieving a prosperous Bangladesh.

Private sector development has been treated as the key to achieving economic goals. In that respect, the public sector is providing fiscal, monetary, and policy assistance to make the business environment easier both for local and foreign investors. Presently, the government puts more concentrated views to ensure simplification in providing services to businesses.

Presently, the government put focuses on process simplification while providing G2B services. The government aims to create a business-friendly ecosystem that will be capitalized as a mega factor to attract foreign and domestic investment through synchronized industrial decentralization. The link between G2B process simplification and trade is clear: simplified process to avail G2B service leads to more trade, greater export diversification, increased attractiveness to local and foreign investment, and economic growth.

There is no alternative to the development of SMEs in Bangladesh to ensure harmonized growth. To achieve the targeted growth, the government’s ongoing initiative to provide policy assistance to the potential and promising SMEs will be very much effective to ensure a confidence to the national business community.

Annex-I: Participant List

1. Md Khalilur Rahman , Manager , Nawabi Voj Mohammadpur
2. Md. Tanvir Hossain , Managing Partner, Gaze Leather Goods And Footwear
3. Md. Shakil Ahmed , Founder & CEO , Corium Bangladesh
4. Kazi Abdul Ahad , Factory Manager , KMR Craft
5. Mustafizur Rahman Bayazid , Owner , Viper Leather
6. Md.Abid Rahman , Owner , CBK Corporation
7. Imam Hossain Liton , General Manager , Vooter Adda Restaurnt Uttara
8. Kamal Hossain ,Hotel Management , Vai Vai Hotel Agargao
9. Khaid Hossain , Operation Director , Paprika Restaurant
10. Moniruzzaman , Owner , Ujan Vati Restaurant
11. Ashraful Alam , Owner , Jheel Kutum Café
12. Nashad Mahmud Moyukh , Managing Director , EL Vanguarda
13. Dilara Begum, CEO ,Deki Leather
14. Abdus Sattar Chowdhury, Managing Partner , Delci Engineering
15. Md. Mesbaul Haque , Sector Manager , Lace Footwear BD
16. Tithi Mndol, Brand Manager ,Corium BD

Annex - II: User Journey Map to Avail G2B Services for Restaurant Industry

a. Trade License – Commercial Firm

Incumbent Office

Category	License
Renewal Frequency of the License	1-5 years
Issuing Ministry/Agency	Ministry of Local Government, Rural Development and Cooperatives

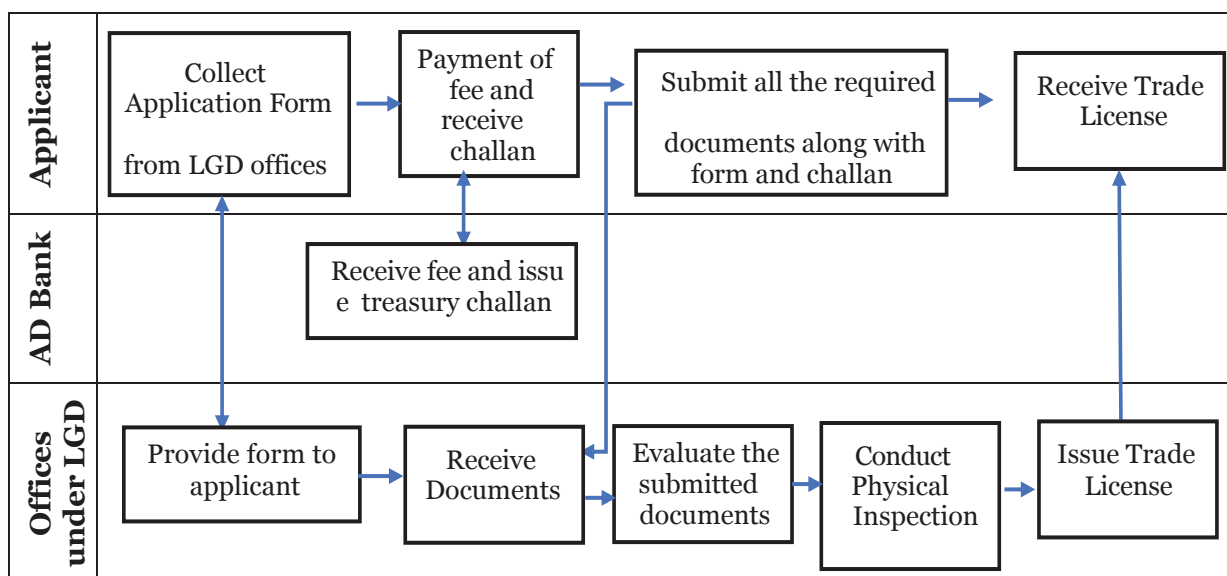
Required Documents – For Fresh Issues

Required Documents	Remarks
1. Application Form	Original
2. National ID card of the entrepreneur	Original Copy duly attested by a First Class gazette officer
3. Rent receipt or ownership proof	
4. Holding Tax	Payment Receipt
5. Recent passport size photo of the entrepreneur	Three (3) copies, duly attested by a First-Class gazette officer
6. Declaration on the non-judicial stamp to abide by the rules & regulation of City Corporation/ Municipality/ Union Parishad	In the case of Press/ News Paper; non-judicial stamp of BDT 150/-
7. Memorandum of Association and Articles of Association	Original Copy duly attested by a First-Class gazette officer applicable in case of a Limited Company
8. Certificate of Incorporation	Original Copy duly attested by a First-Class gazette officer in case of a Limited Company
9. Agreement of Partnership	Original Copy duly attested by a First-Class gazette officer in case of Partnership Firm
10. Work Permit from BIDA	Original Copy duly attested by a First-Class gazette officer in case of foreign investors/ nominated foreign employees
11. Statement of bank solvency	In Original; applicable in case of a Limited Company
12. TIN Certificate	Original Copy duly attested by a First-Class gazette officer, applicable in case of a Limited Company

For Renewal:

Required Documents	Remarks
1. License Book	Provided at the time of the issuance of Trade License
2. Challan Book 3. Rent receipt or ownership proof	Original Copy duly attested by a First-Class gazette officer
4. TIN Certificate	Original Copy duly attested by a First-Class gazette officer, in case of Company

Process Map



Time and Cost – For Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the License
3 – 4 working days	Time may vary

Fee Schedule:

- Application Form: BDT 10.00
- License fee: Ranges from BDT 100.00 – 40,000.00, which depends on the nature/type of business (information can be collected from the City Corporation/Municipality/Union Parishad office)
- For a Limited Company, the License fee is determined based on paid-up capital (information can be collected from the City Corporation/Municipality/Union Parishad office)

Time and Cost – For Renewal

Official Time Limit	Approximate Processing Time for Issuing the License
1 - 2 working days	Time may vary

Fee Schedule:

- Ranges from BDT 100.00 – 40,000.00, which depends on the nature/type of business (information can be collected from the City Corporation/Municipality/Union Parishad office)
- For Limited Company, the License fee is determined based on paid-up capital (information can be collected from the City Corporation/Municipality/Union Parishad office)

b. Trade License – Manufacturing Firm

Incumbent Office

Category	License
Renewal Frequency of the License	1-5 years
Issuing Ministry/Agency	Ministry of Local Government, Rural Development and Cooperatives

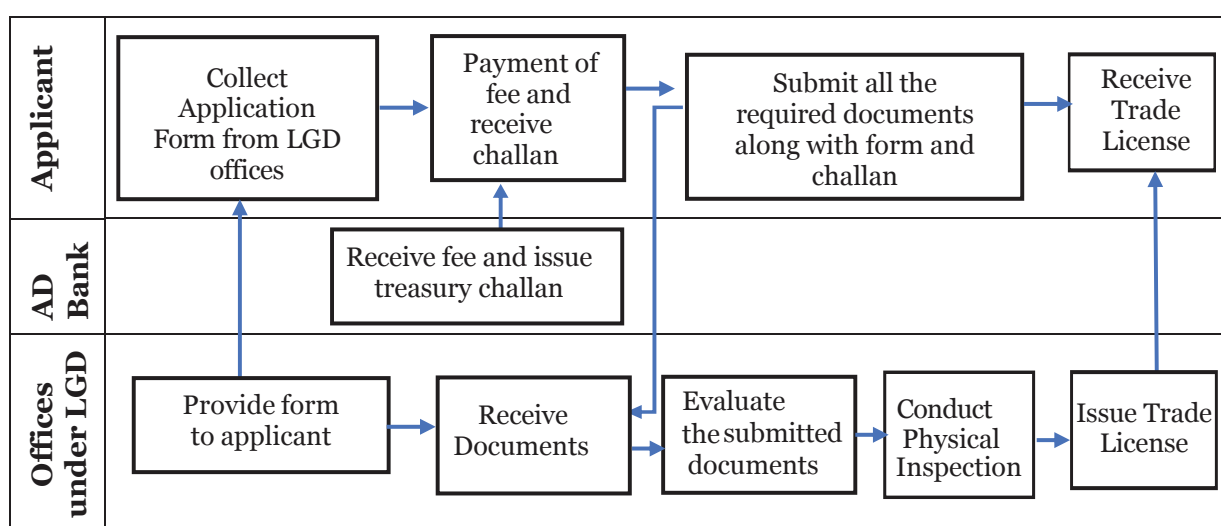
Required Documents – For Fresh Issues

Required Documents	Remarks
1. Application Form	Original
2. National ID card of the entrepreneur	Original Copy duly attested by a First Class gazette officer
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9. Agreement of Partnership	Original Copy duly attested by a First-Class gazette officer in case of Partnership Firm
10. Work Permit from BIDA	Original Copy duly attested by a First-Class gazette officer in case of foreign investors/ nominated foreign employees
11. Statement of bank solvency	In Original; applicable in case of a Limited Company
12. TIN Certificate	Original Copy duly attested by a First-Class gazette officer, applicable in case of a Limited Company
13. NOC declaration from the locality	Attested Copy
14. Fire License	
15. Environment Clearance Certificate	Original Copy duly attested by a First-Class gazette officer
16. NOC declaration from the locality	
17. Location Map	
18. Health Certificate	Attested Copy

For Renewal:

Required Documents	Remarks
1. License Book	Provided at the time of the issuance of Trade License
2. Challan Book	
3. Rent receipt or ownership proof	Original Copy duly attested by a First-Class gazette officer
4. TIN Certificate	Original Copy duly attested by a First-Class gazette officer, in case of Company
5. Fire License	Original Copy duly attested by a First-Class gazette officer, in case of a Company
6. Environment Certificate	

Process Map



Time and Cost – For Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the License
10 - 15 working days	Time may vary

Fee Schedule:

- Application Form: BDT 10.00
- License fee: Ranges from BDT 100.00 – 40,000.00, which depends on the nature/type of business (information can be collected from the City Corporation/Municipality/Union Parishad office)
- For a Limited Company, the License fee is determined based on paid-up capital (information can be collected from the City Corporation/Municipality/Union Parishad office)

Time and Cost – For Renewal

Official Time Limit	Approximate Processing Time for Issuing the License
1 - 2 working days	Time may vary

Fee Schedule:

- Ranges from BDT 100.00 – 40,000.00, which depends on the nature/type of business (information can be collected from the City Corporation/Municipality/Union Parishad office)
- For Limited Company, the License fee is determined based on paid-up capital (information can be collected from the City Corporation/Municipality/Union Parishad office)

c. Approval Of Layout Factory Plan and Registration

Incumbent Office

Category	Approval and Registration
Renewal Frequency of the License	Every Financial Year
Issuing Ministry/Agency	Ministry of Labor and Employment

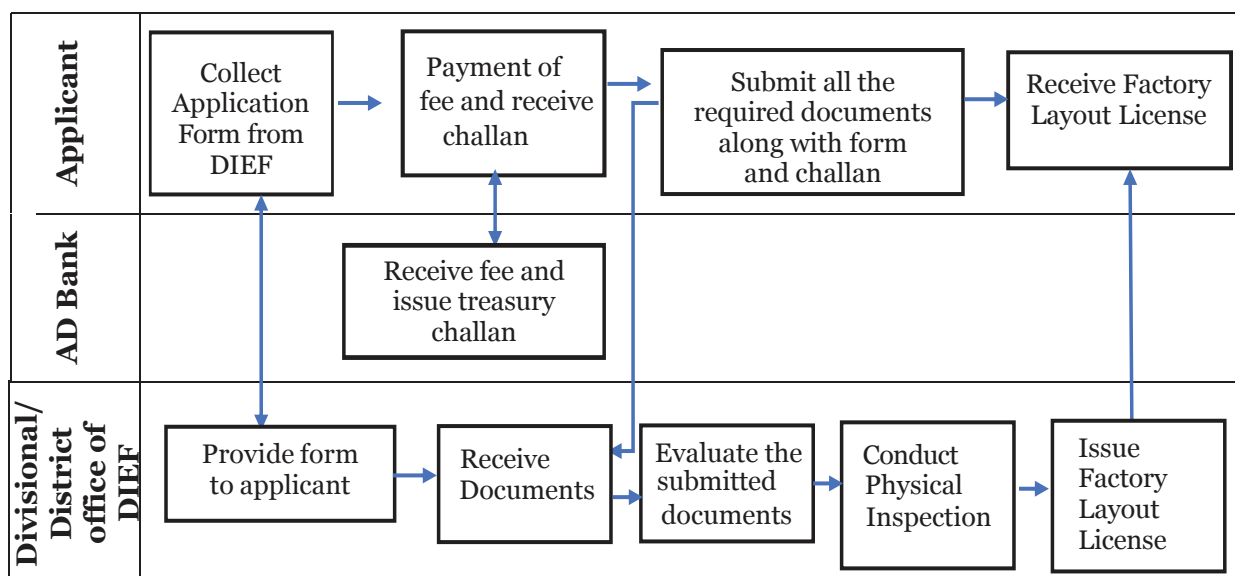
Required Documents – For Fresh Issues

Required Documents	Remarks
1. Land document, if rental, rent receipt and agreement is required, if owned, tax receipt is required	Copy duly attested by a First-Class gazette officer
2. Site plan/ layout or master plan	Copy duly attested by a First-Class gazette officer
3. Detailed construction plan	Copy duly attested by a First-Class gazette officer
4. Machine layout and flow chart of manufacturing process	Copy duly attested by a First-Class gazette officer
5. Previously approved plan	Original
6. Trade License (if operating)	Copy duly attested by a First-Class gazette officer
7. Electricity Demand Note	Copy duly attested by a First-Class gazette officer
8. And a fee payment slip (for factory registration)	Original
9. A copy of the Certificate of Incorporation	Copy duly attested by a First-Class gazette officer (If registered as Company)
10. A copy of Articles of Association & Memorandum of Association Previously approved plan	Copy duly attested by a First-Class gazette officer (If registered as Company)

For Renewal:

Required Documents	Remarks
1. Form # 2 has a clause for renewal (Form # 2 on CCI&E website)	Original
2. Application to the Divisional Head	Original
3. Certificate	Original
4. Treasury Challan addressed to the Chief Inspector of Factories and Establishment	Original

Process Map



Time and Cost – For Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the License
2 months	Less than two (2) months (in some cases only Fifteen (15) working days)

Fee Schedule:

- Approval of Factory Plan: Free
- As per the number of employees mentioned in the citizen charter of DIFE

Time and Cost – For Renewal

Fee Schedule:

For renewal

Category	Numbers of Workers	Renewal Fee (in BDT)
A	10-30	30.00
B	31-50	80.00
C	51-100	160.00
D	101-200	240.00
E	201-300	320.00
F	301-500	560.00
G	501-750	640.00
H	751-1000	800.00
I	1001 <	960.00

d. Name Clearance Certificate for Companies

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Not required
Issuing Ministry/Agency	Ministry of Commerce

Required Documents

Required Documents	Remarks
1. Application	Online

Process Map

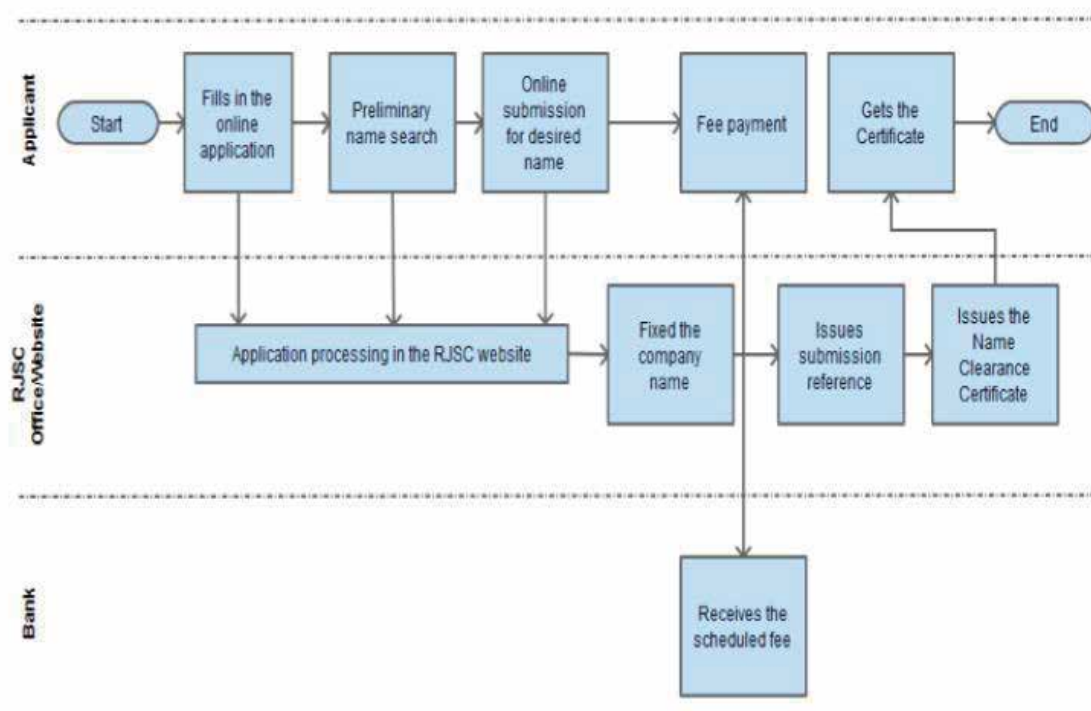


Image Source: Bangladesh Trade Portal

Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
Immediate	Immediate

Fee Schedule:

- Company BDT 200.00
- Society BDT 1000.00
- Partnership BDT 200.00
- Trade Organization BDT 1,000.00

e. Registration Of (Private and Public) Company

Incumbent Office

Category	Registration
Renewal Frequency of the License	Renewal is automatically done when the yearly return is submitted
Issuing Ministry/Agency	Ministry of Commerce

Required Documents

Required Documents	Remarks
1. Name Clearance Certificate	Issued by the RJSC
2. Filled-in Form – I: Declaration on registration of company	Required for public/ private company
3. Filled-in Form – VI: Notice of situation of registered office	Required for public/ private company
4. Filled-in Form – IX: Consent of director to act	Required for public/ private company
5. Filled-in Form – X: List of persons consenting to be directors	Required for public/ private company
6. Filled-in Form – XI: Agreement to take qualification shares in proposed company	Required for public/ private company
7. Filled-in Form – XII: Particulars of the directors, managers and managing agents and of any therein	Required for public/ private company
8. Articles of Association and Memorandum of Association	Required for public/ private company
9. TIN Certificates of directors	Original Copy
10. Treasury Challan	Original

Process Map

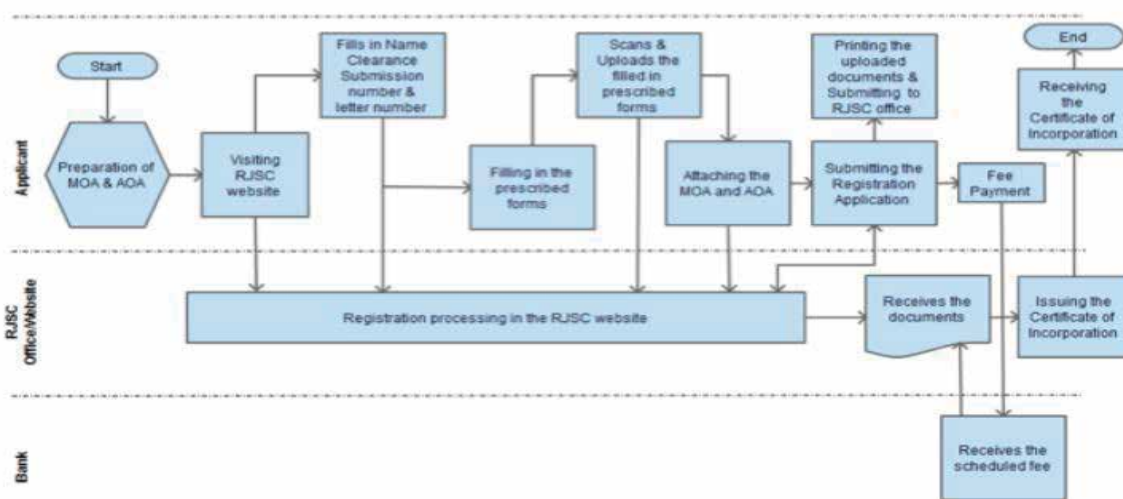


Image Source: Bangladesh Trade Portal

Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
1 working day	3 working days

Fee Schedule:

Stamps (for both, Private and Public Limited Company)

1. For affixing on the Memorandum of Association: BDT 1,000.00

2. For affixing on the Articles of Association:

Authorized Capital (BDT)

Up to 20,00,000.00

More than 20,00,000.00 but up to 6,00,00,000.00

More than 6,00,00,000.00

Stamp (BDT)

3,100.00

8,100.00

20,100.00

Registration Fee

1. For Private Limited Company

For filing 6 documents (5 filled in forms plus 1 Memorandum & Articles of Association, @ BDT 200.00 per document): BDT 1,200.00

For Public Limited Company

For filing 8 or 9 documents (7 or 8 filled in Forms plus 1 Memorandum & Articles of Association, @ BDT 200.00 per document): BDT 1,600.00 or 1,800.00

2. For the authorized share capital (for both, Private and Public Limited Company)

Authorized Capital (BDT)

Up to 20,000.00

Additional for every 10,000 or part after first 20,000.00 up to 50,000

Additional for every 10,000 or part after first 50,000.00 up to 10,00,000

Additional for every 10,000 or part after first 10,00,000.00 up to 50,00,000

Additional for every 1,00,000 or part after first 50,00,000.00

Fee (BDT)

360.00

180.00

45.00

24.00

45.00

f. TIN Certificate

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Renewal is not required
Issuing Ministry/Agency	Ministry of Finance

Required Documents

Required Documents	Remarks
1. A mobile phone number	One number can be used for a single user ID only
2. Incorporation number of the company	Incorporation with RJSC
3. Date of incorporation of the company	
4. Name of the authorized person	Managing Director/Chairman of the company

Steps

Required Documents	Remarks
Step 1	Applicant visits the following website “incometax.gov.bd”
Step 2	Applicant fills-in the registration Form
Step 3	The system sends an “Activation Code” to the Applicant’s phone number to register the User ID
Step 4	Applicant fills in the other required information fields
Step 5	Applicant submits the filled-in Form online
Step 6	The applicant gets the certificate printed or emailed through the system
Step 7	Applicant obtains a TIN

Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
15 – 20 minutes	15 – 20 minutes

Fee Schedule:

- No fee is required

Screen Shot of the Registration Page

The screenshot shows the e-TIN Registration page. At the top, there is a banner with the National Board of Revenue logo and text: "National Board of Revenue Government of the People's Republic of Bangladesh". To the right of the logo is the "e-TIN REGISTRATION" logo. Further right, it says "In Partnering With" and shows logos for the Bangladesh Election Commission and RJSC. Below the banner is a navigation menu with buttons for "Home", "Login", "Register", "Activation Code", "Forgot Password", and "Third Party Verification". The main content area features a large heading: "Welcome to Taxpayer's Identification Number (TIN) Registration / Re-registration". Below this heading is a link: "To do in case of security certificate problem". At the bottom of the main content area, there is a warning: "Any fraudulent use of this site is punishable under The Income Tax Ordinance, 1984, Information and Communication Technology Act, 2006 or any other law prevailing in Bangladesh."

g. VAT Certificate

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Renewal is not required
Issuing Ministry/Agency	Ministry of Finance

Required Documents

Required Documents	Remarks
1. Trade License	Original Copy duly attested by a First Class gazette officer
2. TIN Certificate	Original Copy duly attested by a First Class gazette officer
3. Import Registration Certificate/Export Registration Certificate	Original Copy duly attested by a First Class gazette officer
4. List of all sales shops: Sales centers, full address, equipment, machinery, fittings, product features and amendment of the products manufactured	For industrial users, Ad-hoc IRC is obtained before applying for VAT registration number, Original Copy duly attested by a First-Class gazette officer
5. List of Invoice and stored product	
6. Passport size photos	In case of Central Registration
7. Deed of Agreement	If required
8. Bank solvency certificate	Two (2) copies of the original duly attested by a First-Class gazette officer
9. BIDA registration	

Process Map

VAT registration is now online and no fee is required in that respect. Please visit the link for vat registration: https://vat.gov.bd/sap/bc/ui5_ui5/sap/zmcf_pri/index.html#/Form/U010

National Board of Revenue, Bangladesh
জাতীয় রাজস্ব বোর্ড, বাংলাদেশ

Home Back Documents FAQ User Manual Contact VATOnline

Check Submit

Sign-up to Create User

Notes:
* Mandatory Field
You may click on **Check** button to perform the validation for the inputted data before submitting the form.

User Type

User Type * Resident

I am a smart VAT trustee

Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
2 Working Days	2 Working Days

Fee Schedule:

- No fee is required

h. Certification of Mark (CM) Certificate

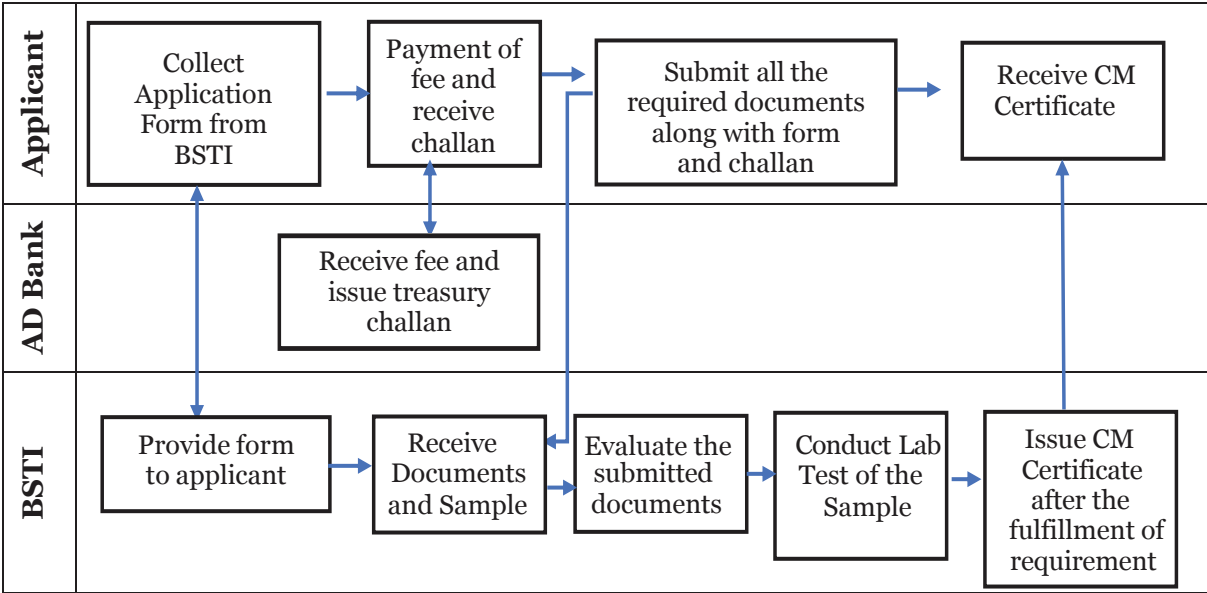
Incumbent Office

Category	License
Renewal Frequency of the License	Every three (3) years
Issuing Ministry/Agency	Ministry of Industries

Required Documents - For Fresh Issuance & Renewal

Required Documents	Remarks
1. Trade License	Original Copy duly attested a by First Class gazette officer
2. Permit from BIDA/ BSCIC	Not Mandatory
3. Trade Mark Registration/ Application	Original Copy duly attested by a First-Class gazette officer
4. Label or Packet of the Product, and following contents should be included: <ul style="list-style-type: none"> • Name of the product • Grade/Type/Size/Voltage • Weight/Quantity • Code/Batch no. • Product Ingredients' • Mfg. Date/Exp. date • Name & address of the original Company • Highest retail price • Standard Mark along with BDS No. 	Original
5. TIN Certificate	Original Copy; if the firm fails to attest the copy of the TIN Certificate, it attested during the time of inspection
6. VAT Certificate	Original Copy; if the firm fails to attest the copy of the TIN Certificate, it attested during the time of inspection
8. Premises License	Original Copy duly attested by a First-Class gazette officer; in case of Food Sector
9. Letter of Credit (LC), Invoice, Bill of Entry, Import Registration Certificate (IRC) and Radiation Certificate (for milk powder)	Original Copy of all the documents duly attested by a First-Class gazette officer; in case of imported product
10. License from District Commissioner	For Brick field
11. Flow sheet	In each stage of production
12. List of machineries in factory	
13. Bio-data of the chemist who is appointed for testing	

Process Map



i. Import Permit

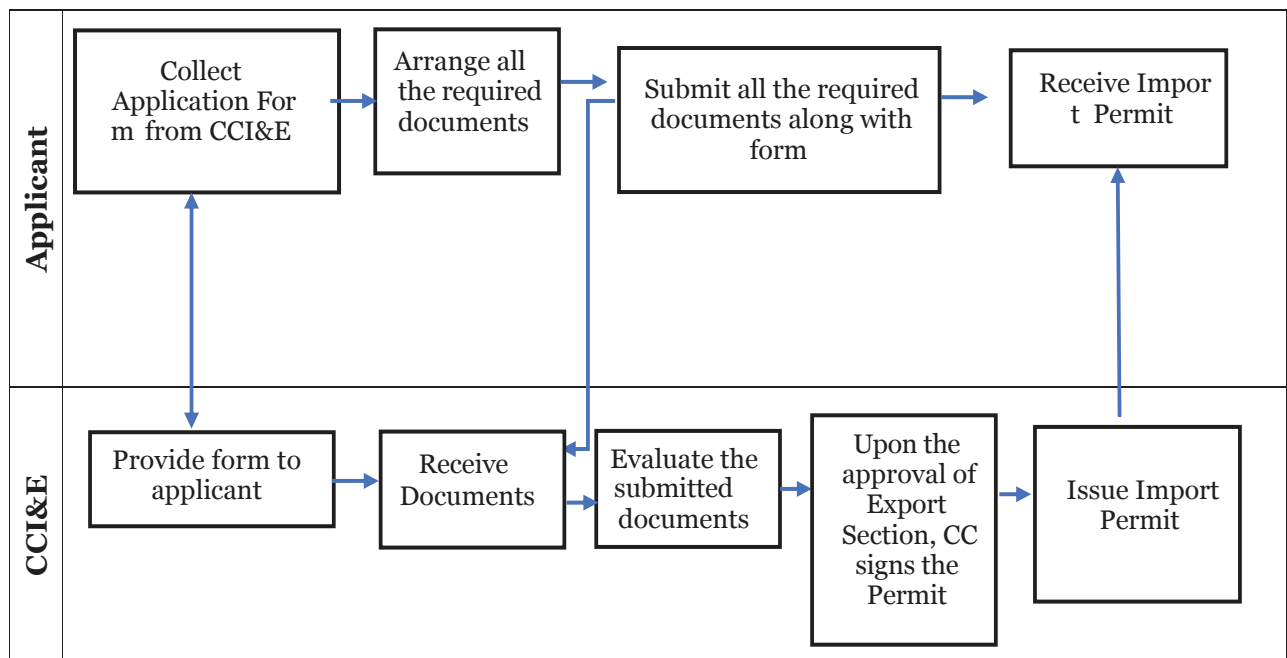
Incumbent Office

Category	Permit
Renewal Frequency of the License	Renewal is not required
Issuing Ministry/Agency	CCI&E, Ministry of Commerce

Required Documents

Required Documents	Remarks
1. Copy of Deed Agreement of the Project	Original Copy Sealed
2. Recommendation from allied Ministry/ Department or Sponsoring Authority.	Original Copy Sealed
3. Original copy of Shipping Documents	Original Copy

Process Map



Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
3 Working Days	Time may vary

Fee Schedule:

- No fee is required

j. Import Registration Certificate (IRC)

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Annual
Issuing Ministry/Agency	CCI&E, Ministry of Commerce

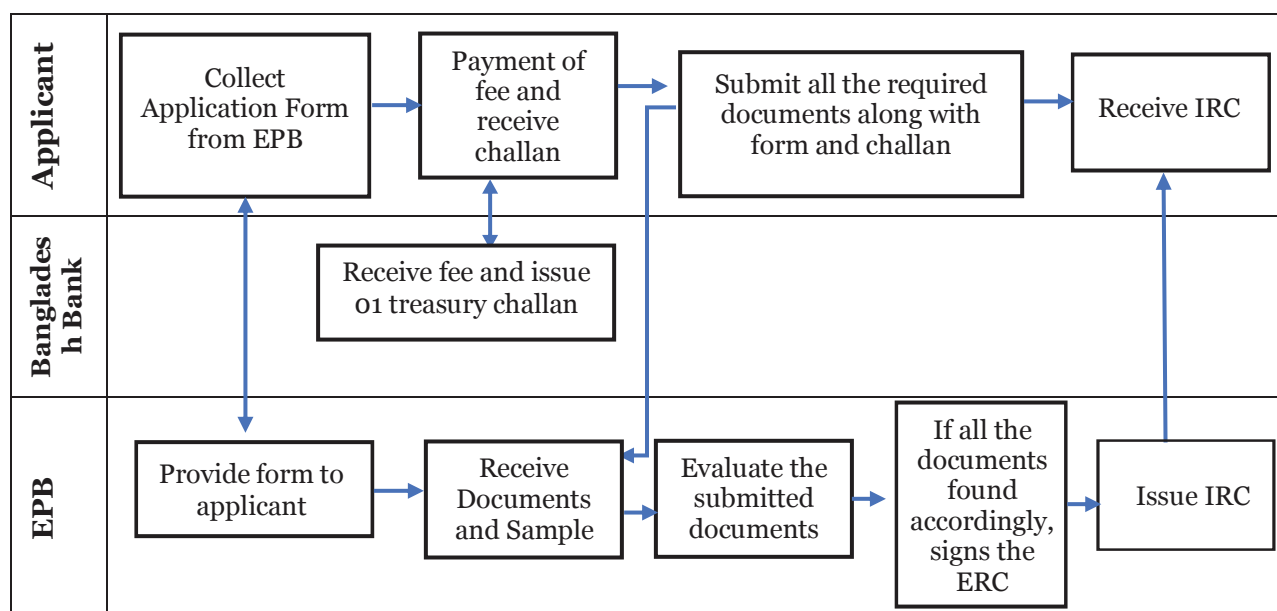
Required Documents – Fresh Issuance

Required Documents	Remarks
1. Passport size photograph of the entrepreneur/ managing partner / managing director	Original Copy duly attested by a First-Class gazette officer
2. Valid Trade License	Original Copy duly attested by a First-Class gazette officer
3. Valid Membership Certificate from a local Chamber of Commerce and Industry or concerned Trade Associations	Original Copy Certificate Attested by local Chambers of Commerce and Industry or Trade Associations
4. Financial solvency certificate	From bank
5. Citizenship Certificate	Original Copy duly attested by the Ward Commissioner/Union Parishad Chairman
6. Treasury Challan	Original
7. TIN Certificate	Original Copy duly attested by a First-Class gazette officer
8. Partnership Deed	Original Copy duly attested by a First-Class gazette officer, (in case of a partnership)
9. Certificate of Incorporation, Memorandum, and Articles of Association	Original Copy duly attested by a First-Class gazette officer: in case of Limited Company

Required Documents – Renewal

Required Documents	Remarks
1. Original copy of the IRC and IRC passbook	Original copy issued by the Chief Controller of imports and Exports
2. Treasury Challan	The renewal fee can also be deposited at the Nominated Bank's counter

Process Map



Time and Cost – Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the License
2 Hours	1 Working Day

Fee Schedule:

1. Security deposit

Category	Value Ceiling of Annual Import	Initial Registration Fee
1st	BDT 5,00,000.00	BDT 5,000.00
2nd	BDT 25,00,000.00	BDT 10,000.00
3rd	BDT 50,00,000.00	BDT 18,000.00
4th	BDT 1,00,00,000.00	BDT 30,000.00
5th	BDT 5,00,00,000.00	BDT 45,000.00
6th	Above BDT 5,00,00,000.00	BDT 60,000.00

Time and Cost – Renewal

Official Time Limit	Approximate Processing Time for Issuing the License
1 Hours	1 Working Day

Fee Schedule:

1. Security deposit

Category	Value Ceiling of Annual Import	Initial Registration Fee
1st	BDT 5,00,000.00	BDT 5,000.00
2nd	BDT 25,00,000.00	BDT 10,000.00
3rd	BDT 50,00,000.00	BDT 18,000.00
4th	BDT 1,00,00,000.00	BDT 30,000.00
5th	BDT 5,00,00,000.00	BDT 45,000.00
6th	Above BDT 5,00,00,000.00	BDT 60,000.00

k. Environment Certificate – Orange A

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Yearly
Issuing Ministry/Agency	Ministry of Environment & Forests

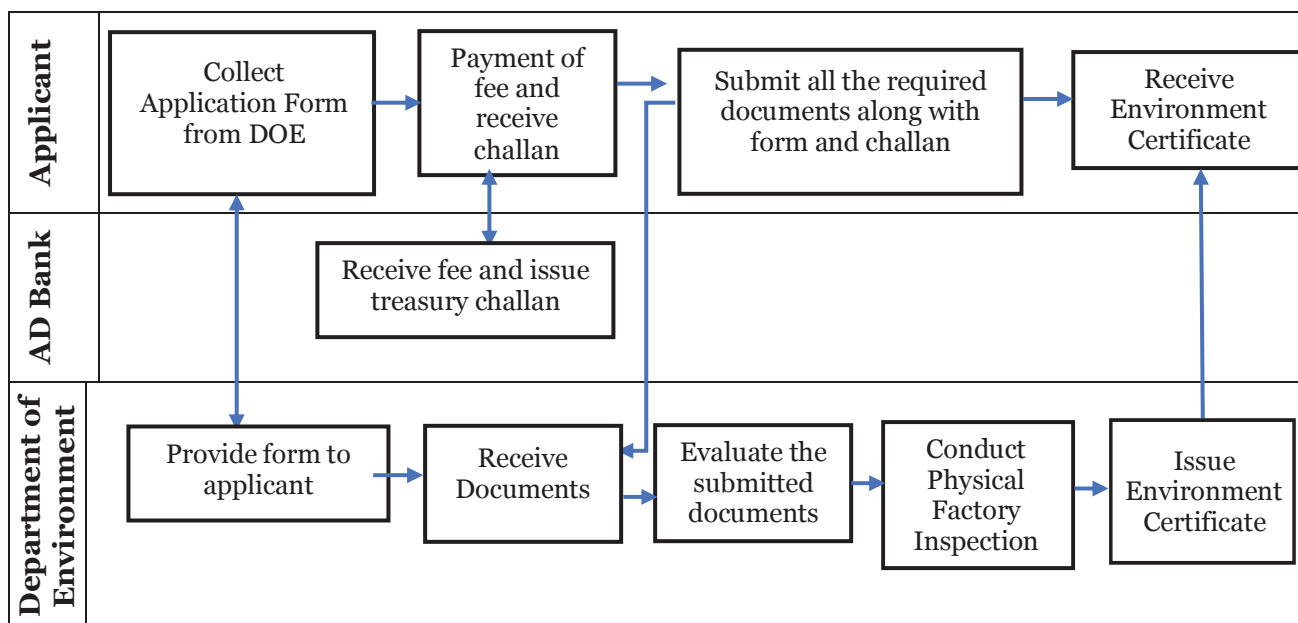
Required Documents – For Fresh Issuance

Required Documents	Remarks
1. Application Form for Environmental Clearance Certificate (Form-3)	Main Copy
2. Project Profile/DPP/Feasibility Study Report/General Information	Attested Copy
3. Treasury Chalan	Main Copy
4. NOC from local Chairman/ Ward Commissioner	Attested Copy
5. Location Map and Layout of Plant/Factory	Attested Copy
6. Details of Product with Raw Materials and Process Flow Diagram	Attested Copy
7. Ownership Deed of the Plant	Attested Copy
8. Mouza Map/ Khotian and Land Stain of Project	Attested Copy
9. Trade License	Attested Copy
10. Ownership Deed of the Plant	Attested Copy
11. Waste management	Attested Copy
12. License/Opinion/NoC from concerned Government Authority	Attested Copy

Required Documents – For Renewal

Required Documents	Remarks
1. Application Form for Renewal of Environmental Clearance Certificate	Also, Online Application
2. General Information Form	Original Copy
3. Treasury Chalan	(Fee + VAT 15%)
4. Compliance and Monitoring Report	

Process Map



Time and Cost - For Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the Certificate
Situational- 15 days Environmental- 07 days	Depends on the fulfillment of the requirements

Fee Schedule:

Value of Generator (BDT)	Environmental Clearance Certificate Fee (BDT)
1 lac - 5 lac	1500
5 lac – 10 lacs	3000
10 lac – 50 lacs	5000
50 lac – 1 crore	10000
1 crore – 5 crores	20000
5 crore – 20 crores	40000
20 crore – 50 crores	80000
50 crore – 100 crores	120000
100 crore – 200 crores	200000
200 crore – 500 crores	300000
500 crore – 1000 crores	400000
More than 1000 crores	500000

Time and Cost - For Renewal

Official Time Limit	Approximate Processing Time for Issuing the Certificate
Situational- 15 days Environmental- 07 days	Depends on the fulfillment of the requirements

Fee Schedule:

The Environmental Clearance Certificate fee is 1/4th of the previous Treasury Chalan/
Environmental Clearance Fee + 15% VAT

1. Fire Safety Certificate

Incumbent Office

Category	Certificate
Renewal Frequency of the License	Annual
Issuing Ministry/Agency	Department of Fire Service and Civil Defense

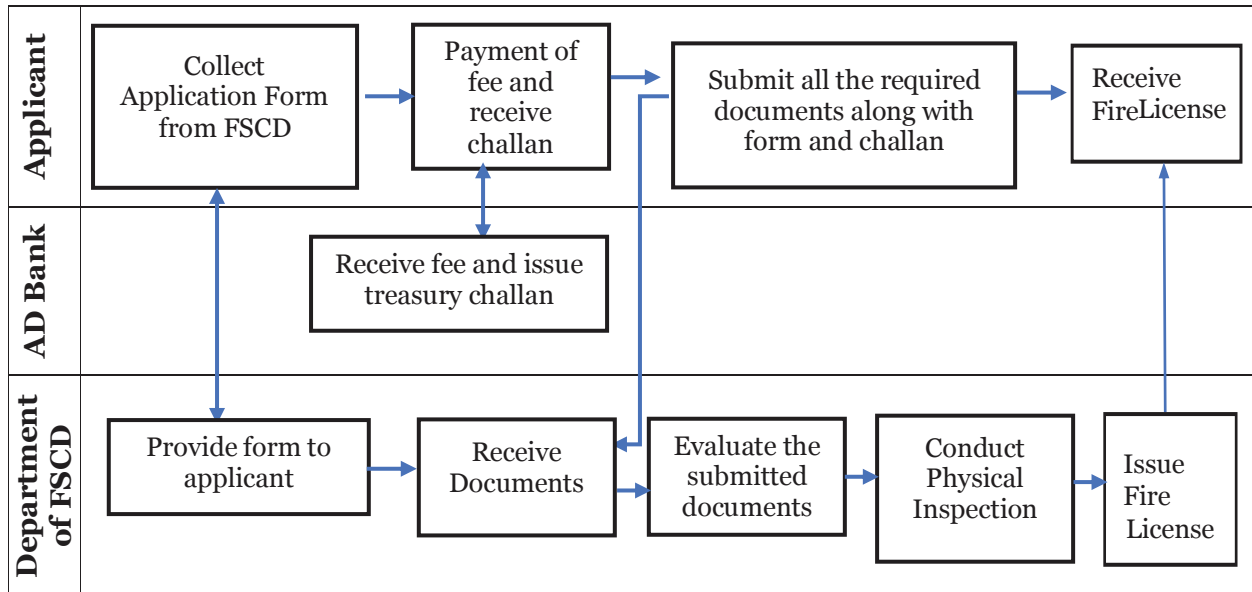
Required Documents – For Fresh Issuance

Required Documents	Remarks
1. Filled-in prescribed Application Form	Original
2. Trade License	Original Copy duly attested by a First-Class gazette officer. The Trade License should be valid
3. Yearly Valuation Certificate from City Corporation/Municipality/Union Parishad	Original Copy duly attested by a First-Class gazette officer (Required if the business is set up in owner's space/property)
4. Deed of agreements with rental receipt	Original Copy duly attested by a First-Class gazette officer (required if rental space/property)
5. Layout of the establishment authorized by RAJUK / CDA / KDA / RDA / City Corporation / Municipality / Union Parishad	Original Copy duly attested by a First-Class gazette officer
6. Certification of Incorporation along with Memorandum of Association	Original Copy duly attested by a First-Class gazette officer (required if the business is a company)
7. No-objection-Certificate (NOC) from the local (elected) representative	Original. Councilors of Municipality or City Corporation, Chairman of Union Parishad can forward the NOC
8. Clearance Certificate from the FSCD office	Original (required only in case of commercial or multi-storied buildings). Necessary only if the building is higher than 24 meters or more than 7 stories.
9. Filled-in additional form – “Information: Garments Factory”	Original (required in case of garment factories)
10. Deposit slip/treasury Challan in favor of the demand note	Original

Required Documents – For Renewal

Required Documents	Remarks
1. Recently expired Fire License	Original
2. Treasury Challan	Original

Process Map



Time and Cost - For Fresh Issuance

Official Time Limit	Approximate Processing Time for Issuing the Certificate
90 Working Days	100 – 120 Working Days

Fee Schedule:

- Fee depends on the assessment.

Time and Cost - For Renewal

Official Time Limit	Approximate Processing Time for Issuing the Certificate
30 Working Days	30 working Days

Fee Schedule: Fee depends on the assessment.

m. Registration of Product Packing

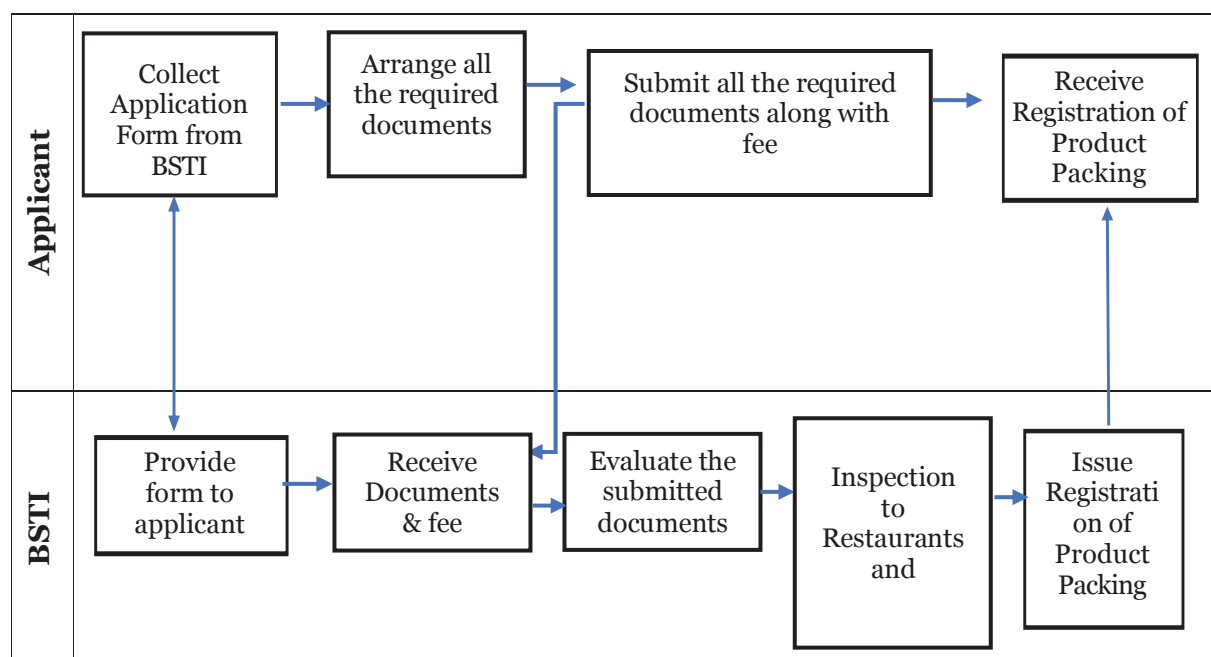
Incumbent Office

Category	Registration
Renewal Frequency of the License	Not required
Issuing Ministry/Agency	Bangladesh Standards & Testing Institution

Required Documents

Required Documents	Remarks
1. Prescribed Form	Main Copy
2. TIN Certificate	Photocopy
3. Trade License	Photocopy
4. Packet of the Product as Sample	

Process Map



Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
10 Working Days	Time may vary

Fee Schedule:

BDT 1000

n. Registration of Restaurant

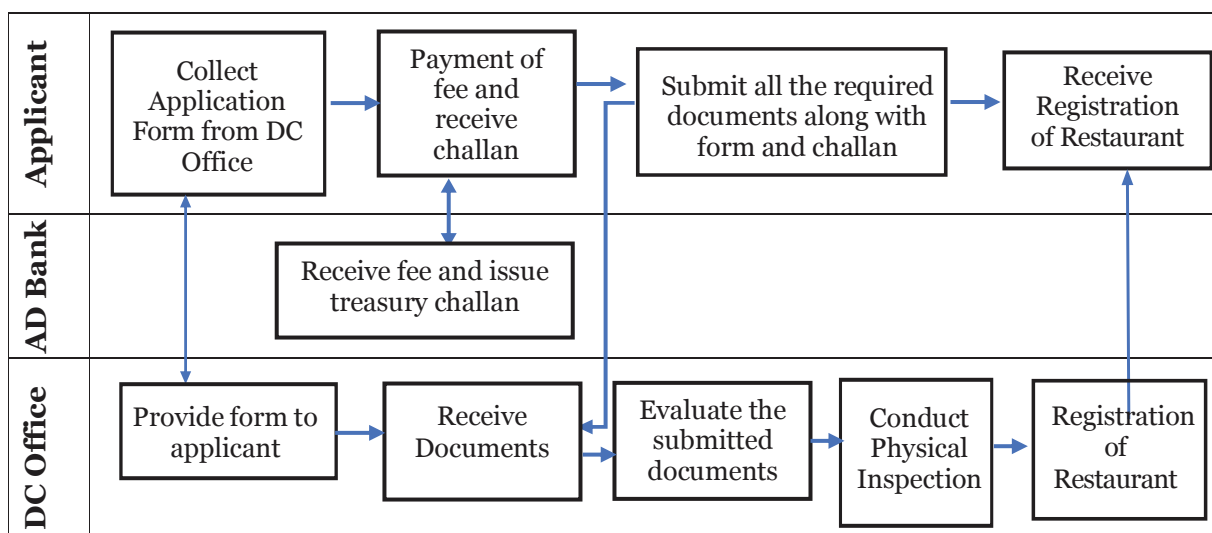
Incumbent Office

Category	Registration
Renewal Frequency of the License	Not required
Issuing Ministry/Agency	DC Office

Required Documents

Required Documents	Remarks
1. Prescribed Form	Main Copy
2. Rental Agreement/ Land Ownership Documents	Photocopy
3. Permission of Building Establishment	Photocopy
4. Detail Structure Plan	Photocopy
5. TIN Registration	Photocopy
6. Chalan of Fee Payment	Photocopy
7. Income Tax Return of Last Year	Photocopy
8. NID	Photocopy
9. Photo	Photocopy
10. Memorandum of Association	Photocopy
11. Memorandum of Articles	Photocopy

Process Map



Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
10 Working Days	Time may vary

Fee Schedule:

Types	D 30-100	C 101-200	B 201-300	A 300-above
Non-AC Restaurant	seat BDT 2000	seat BDT 2500	seat BDT 3000	seat BDT 3500
AC Restaurant	BDT 3000	BDT 3500	BDT 4000	BDT 4500

Note:

- Code of Fee Deposit: 1-5301-0001-1817
- 15% of VAT on License Fee
- VAT Code: 1-1133-0010-0311

o. License of Restaurant

Incumbent Office

Category	License
Renewal Frequency of the License	Annual
Issuing Ministry/Agency	DC Office

Required Documents (For New Issuance)

Required Documents	Remarks
1. Prescribed Form	Main Copy
2. Registration of Restaurant from DC Office	Photocopy
3. Promissory Note at Non-Judicial Stamp Paper worth BDT 300	Photocopy
4. Health Certificate of the Employee and Staff of the Restaurant	Photocopy
5. Chalan of Fee payment	Photocopy
6. Trade License	Photocopy
7. Income Tax Submission Certificate of Last Year	Photocopy
8. VAT Registration Certificate	Photocopy
9. VAT Return Certificate	Photocopy
10. Environment Certificate (Orange A)	Photocopy
11. Fire/Gas/ Electricity Safety Certificate	Photocopy
12. NID	Photocopy
13. Copy of Detailed Structure Plan issued by RAJUK, Pourosovha	Photocopy
14. Training Certificate of Workers	Photocopy

Required Documents (Renewal)

Required Documents	Remarks
1. Prescribed Form	Main Copy
2. Chalan of Fee payment	Photocopy
3. Income Tax Submission Certificate of Last Year	Photocopy
4. Health Certificate of the Employee and Staff of the Restaurant	Photocopy

Time and Cost

Official Time Limit	Approximate Processing Time for Issuing the License
10 Working Days	Time may vary

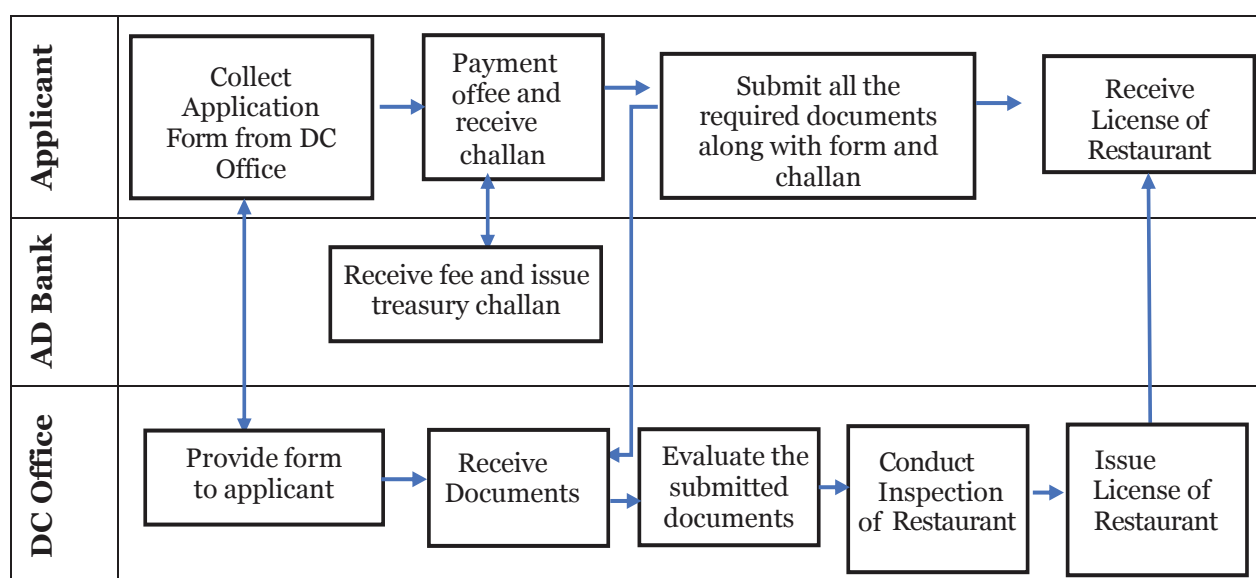
Fee Schedule:

Types	D 30-100 seat		C 101-200 seat		B 201-300 seat		A 300-above seat	
	New	Renewal	New	Renewal	New	Renewal	New	Renewal
Non-AC Restaurant	BDT 10000	BDT 4000	BDT 12500	BDT 6000	BDT 15000	BDT 10000	BDT 20000	BDT 12000
AC Restaurant	BDT 15000	BDT 7500	BDT 18000	BDT 10000	BDT 20000	BDT 12000	BDT 25000	BDT 15000

Note:

- Code of Fee Deposit: 1-5301-0001-1817
- 15% of VAT on License Fee
- VAT Code: 1-1133-0010-0311

Process Map (New Issuance & Renewal)



p. Health Certificate

Incumbent Office

Category	Registration
Renewal Frequency of the License	Not required
Issuing Ministry/Agency	Bangladesh Standards & Testing Institution

Steps to Avail Health Certificate:

1. Applicant visits the Civil Surgeon Office.
2. Health Centre of Civil Surgeon Office conducts the list of health checkup of the applicant.
3. Prepare the test report.
4. Send the report to Civil Surgeon
5. Civil Surgeon signs the Health Certificate
6. Applicant receives the Health Certificate

(Note: No Citizen Charter or data is available to get the instructions or idea to avail of the Health Certificate from Civil Surgeon Office.)

Annex II: Questionnaire to Collect Data to Design Business Journey Map, User Journey Map to avail G2B Services, Pain Points & Way Forward

q. Questionnaire to Collect Data to Design Business Journey Map & to Identify G2B Services

A. Incorporation of Business

Type of Business (sole/partnership/private ltd)

Name Clearance & Registration from RJSC,

Final Products List

Mode of Financing:

Interest & Loan Repayment
Tenure (own capital/personal loan/bank loan/cooperative)

Manpower/Staff/HR

Recruitment/
Training/Salary/
Increment/
Bonus/

Machinery Setup Factory/Kitchen/Manufacturing Plant

Name/ Sourcing/
Setup/Payment/
Servicing/
Permission

Factory/Kitchen/Manufacturing Plant Setup

Space/ Security/
Utility
Connection/
Permission

Warehouse Setup

Storage/ QC/
Health Hygiene/
TCL

Showroom/Display setup

Price Tag/Items/
Menu List/
Dedicated Sales
Person

Shop/Sitting Arrangement Setup

AC/ Non-AC/
License Issue
from DC Office/
Trail

List of Required Permission/Licenses/Certificates & Business legal requirements/frameworks

B. Sourcing/ Manufacturing/ Production Stage

Raw Material Sourcing

Volume/ Price/
Quality/ Internal
Coordination/
Backup Plan

--

Vendor Selection

Relationship/
Quality/ Price/
Product Back/
Payment

--

List of Raw Material

--

Logistics & Transportation

Own Transport/
Rent/ By
Vendor/

--

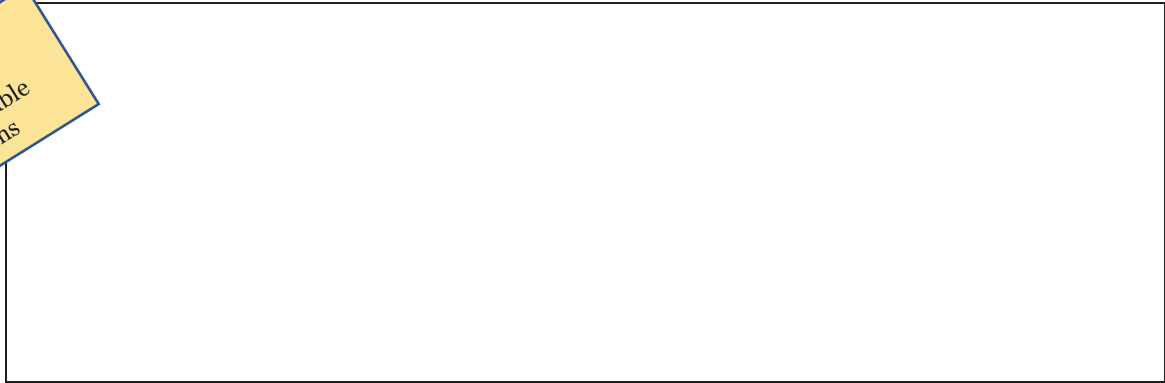
Payment Method

Advance/ Cash/
After Sales/
Discount

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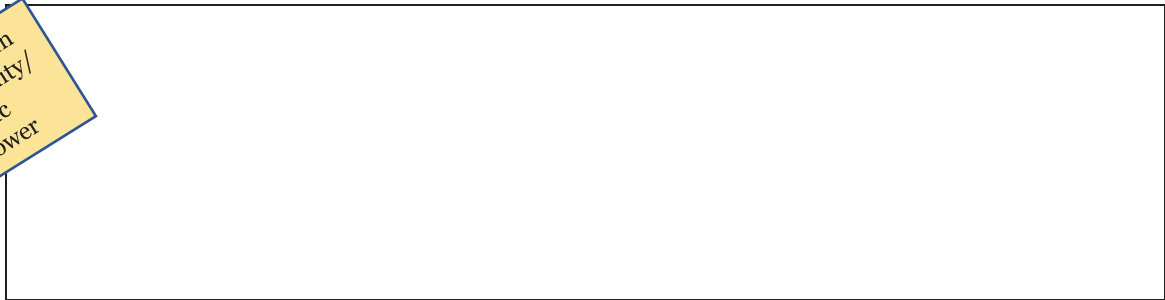
Raw Material Warehousing

TCL/ Own/
Rent/
Flammable
Items



Production Stage

Volume Set/ In
Process Quality/
Specific
Manpower



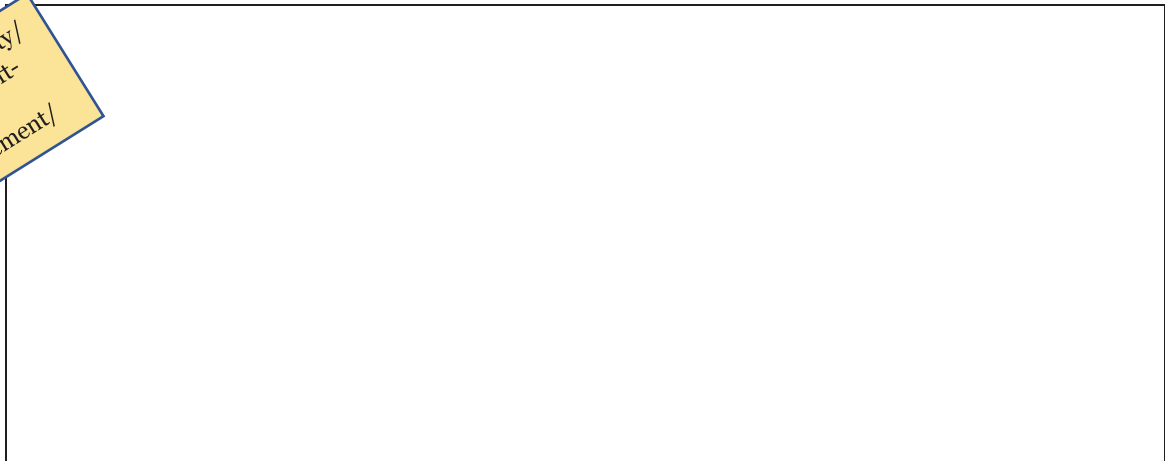
Finished Goods Warehousing

TCL/ Own/
Rent/



Quality Assurance & Disposal

Product Quality/
Unsold Left-
Over
Management/



C. Selling/ Distribution Stage

Channel to Reach Final Consumer

Retail	
Wholesale	
E-commerce/ Online	

Product Distribution through transport

Money Receiving Method

Bank/Cash/EFT /BFT/MBF/ VAT/ Bad Debts

Promotion/Advertisement

Leaflet/ Facebook/ You Tube/ Promotional Offer

After Sales Service/ Review

Review Collection/ Complaint Box/

Reverse Supply Chain

Product Collect
and Back/ Time/
Money Back/
Guarantee

D. VAT/TAX Collection & Submission

VAT Collection Mechanism

Machine/ Instant/
Added in the Price/ Not
Collected/ Calculation

VAT Submission Mechanism

Daily/ Weekly/
Monthly/ Yearly etc./
Submission Office/
Documents

Tax Return Submission Mechanism

Machine/
Instant/ Added in
the Price/ Not
Collected/
Calculation

Part 2: Questionnaire Template to Design User Journey Maps, Pain Points Identification and Way Forward

Name of G2B Service: