

An Internship Report
On
Real Estate Business (Sales & Marketing)
Of New Vision Group



Homebiz Bangladesh (Pvt.) Limited
(An enterprise of New Vision Group)

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26 December, 2012

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Subject: Submission of Internship Report Titled Real Estate Business (Sales & Marketing) Of New Vision Group.

Sir,

This is the report that have assigned as a compulsory requirement for the internship program. Please find attached herewith the report on “Homebiz Bangladesh Ltd” which is an enterprise of New Vision Group.

I have completed my internship program at September12, 2012. I have really enjoyed the twelve week attachment with the organization and highly appreciate their co-operation in this regard. Basically I was engaged with the sales & marketing department of Hbiz bd Ltd. But I always tried to make a relation with other departments. So, I got the co-operation of Intern Company during the internship period. This report contains all of the major information about the company.

I sincerely hope that this report will help you to evaluate me. If you have any queries about the report please don't hesitate me.

Thanking you with regards.

Sincerely yours,

.....

Dilruba Khanam

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EXECUTIVE SUMMARY

The objective of this paper is to highlight the business activities of Hbiz (Homebiz Bangladesh Pvt. Ltd.). It is a real estate developer in nature. Now a day's real estate market is very demanding & most of the consumer of this market is facing huge problems like developer selection, procedure, rules etc. This report is not cover entire market but contains all major information about Hbiz. So, the user could easily evaluate the organization by go through this report. Major portion of this report contains information about products, price, payment & purchasing procedure, rules of the company, business activities, financial status, organizational Structure etc.

At present Hbiz bd ltd is selling plots in two projects (New Vision City & New Vision Eco-City). Price of the plots varies with the location and area. The sizes of the plots are 3, 4, 5, 6, & 10 khata. The clients have to contact with the sales office of Hbiz to purchase the plot. The booking money is Tk.1000/= per khata & rest of the amount could be paid by onetime payment or by 12, 24, 36, 48, 72, & 96 equated monthly installment. The client should have to pay the installment before falling three consecutive installments due. This is a general rule of the company. If the client fails to do so, his/her allotment should be cancelled. There is two ways to get back the money from the cancelled file. Firstly, transfer money from one file to another file. Secondly, get back the money in hand; it will take 1 (one) month. Now, after making the full payment, the client has to pay the registration fees and VAT for the plots. It will take 6(six) months to one year to hand over the plot. There will be a final measurement on the land area after finishing the development activities. If the client get excess quantity at current market price.

Homebiz is one of the top organizations in real estate market but also facing a lot of problems. The major problem are decreasing service quality & ensure a valuable work team, management should avoid nepotism in recruitment process. The firm could recruit some creative person to produce valuable & meaningful advertisement. The allotment cancellation power should be decentralized. The firm has to develop some new project to retain the market share.

ACKNOWLEDGEMENT

Deep gratitude is expressed to Dr. Mizanur Rahaman Professor of Daffodil International University for supervising me to prepare this report & also special thanks to him. I have got several supports from him during the internship period.

During the internship period I worked under direct supervision of M.A.Hamid Deputy Manager (Marketing & Sales) of Homebiz Bangladesh (pvt.) Ltd. I learnt many things about real estate business from him.

Thanks to Almighty Allah, for giving me enough strength to prepare & submit this report.

Dilruba Khanam

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CERTIFICATE OF APPROVAL



I am pleased to certify that the Internship Report on “**Real Estate Business (Sales & Marketing) Of New Vision Group**” conducting by **Dilruba Khanam** is bearing **ID No: 091-27-121** of the Department of Real Estate has been approved for presentation and defense /viva-voce. Under my supervision **Dilruba Khanam** worked with The **Homebiz Bangladesh Ltd**” which is an enterprise of **New Vision Group**.

I am pleased to hereby certify that the data the findings presented in the report are the authentic work of **Dilruba Khanam**. I strongly recommend the report presented by **Dilruba Khanam** for further academic commendations and defense/viva-voce.

Dilruba Khanam bears a strong moral character and a very pleasing personality. It has indeed been a great pleasure working with him. I wish him all success in life.

Supervisor

Dr. M. Mizanur Rahman

Professor

Department of Real Estate

Daffodil International University

History of Real Estate in Bangladesh:

The urbanization of Bangladesh is quite similar to that in Latin America; formerly called “over-urbanization” in 1950s, this is a situation where a rapid rate of urbanization does not lead to corresponding growth in industry and economy but results in a shift of people from low-productivity rural agricultural employment to low-productivity urban employment or underemployment. The major cities of Bangladesh exhibits the clearest symptoms of over-urbanization, where an imbalance between rapid population growth and insufficient employment opportunities led to an increase in poverty and the mushrooming of slum and squatter settlements (Valla dares, 2002).In Bangladesh, the problem of urbanization is further aggravated by limited land supply in urban areas, lower land utilization and the lack of proper planning and land use policy. Due to globalization, the urbanization process is also increased. The ever-increasing urban population is creating an increasing demand for shelter. Article 25 of the United Nations ‘Universal Declaration on Human Rights (1948-1998) has clearly stated that: “Everyone has the right to a standard of living adequate of the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right of security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.(UNO, 1948)Bangladesh has one of the lowest land-person ratios in the world. The situation is further aggravated every year through an irrevocable reduction of per capita share of land for housing, as a result of continuing population growth. Acknowledging the importance of housing, which is one of the five basis needs incorporated in the constitution of Bangladesh, the government is compelled constitutionally to play a vital role in securing housing rights. The constitution of the People’s Republic of Bangladesh states in Articles 15(a) that:“It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens--the provision of the basic necessities of life, including food, clothing, shelter, education and medical care”

From the above statement it is quite clear that providing shelter to all the people is one of the fundamental responsibilities of sate. But being a government of a poor developing country, it is almost impossible for the government to ensure housing for all. As the public sector failed to provide this, people have taken their own initiative to ensure their fundamental need for shelter. Government alone cannot provide housing to all and realizing this, they decided to share the task of providing safe decent places to live with Real Estate Developers, to make people a productive resource. As a significant development in the housing question has been the adoption of the National Housing Policy (NHP) in 1993 (amended in1997). The basic principle of the 1993 NHP is that the government would play the role of an enabler of facilitator in the housing sector (Article and not the role of a developer of provider. So the government of the people’s republic of Bangladesh is somehow patronizing the real estate

developers to contribute in the housing sector of Bangladesh. Statistics show that Bangladesh will need to construct approximately 4million new houses annually over the next twenty years to meet the future demand of housing. Estimates for annual requirements for housing inurbane areas vary from 0.3 to 0.55 million units. The share of urban population in Asia is 39 percent at present and is projected to be 45percent by 2015. In Bangladesh, 25 percent of the population (some 35million people) now lives in urban areas; this proportion will be 34 percent (75 million) by 2015. Dhaka with a total population of more than 10 millions now the 22nd largest city in the world. While comparing the growth of the real estate and housing and the construction sector with that of GDP, trend growth in the two sectors for the period 1992-2002 was 4.8 and 7.5percent respectively, this is much higher than the trend growth in GDP of 4.6 % for that period. The shares of the real estate and housing sector and the construction sector in the GDP were quite high in the year 2002 and accounted for 8.3 and 8.0% respectively. However, the incremental contributions of these two sectors in the same year were also considerably high at 6.0 and 12.8 % respectively (CPD 2003). The Current trend of urban growth in Bangladesh is about 6-7% perineum. At present 29% of Bangladesh's population live in urban areas, which will be 34% by the year 2025. (REHAB). Considering this situation in this report is to identify the role of Real Estate Entrepreneurs in providing the housing facilities for the growing urban population and how these are influencing the growth pattern of the city and its sustain ability to the trade.

REVIEW OF LITERATURE:

Definition of Real Estate:

GENAREAL:

Real estate is property, the term property refers to anything that can be owned or processed .Property can be tangible assets or an intangible assets.

Tangible assets are physical things such as land, building, clothing and automobiles.

Intangible assets are non physical and include contractual rights (e.g.-mortgage and real of agreements) financial claims (e.g.-stakes bonds and trademarks)

Actually Real is a property & it is a big business. The main principle of real estate is Location, Location & Location. That means without location it is impossible to imagine progress of real estate business

.
Land and anything fixed, immovable, or permanently attached to it such as appurtenances, buildings, fences, fixtures, improvements, roads, shrubs and trees (but not growing crops), sewers, structures, utility systems, and walls. Title to real estate normally includes title to air rights, mineral rights, and surface rights which can be bought, leased, sold, or transferred together or separately. Also called real property or realty.

INTERNATIONAL:

Land and the improvements on it. Real estate is one of the primary (and indeed one of the only) assets whose value does not depreciate over time. Depending on the particular title, ownership of real estate may include mineral rights to any geophysical aspects occurring thereon. Ownership of real estate does not automatically include the right to develop it, depending on local regulations. However, development of real estate (for example by building a house on it) usually increases the value. While supply of real estate does not vary, demand may change greatly depending on its particular features, number of people in the area, and cultural differences regarding land ownership. It is an attractive form of collateral because it cannot be stolen or destroyed.

All The land, buildings, and improvements thereto. Also called real property.

Land and everything above and below the soil.

The most basic definition real estate is "an interest in land". Broadening that definition somewhat, the word "interest" can mean either an ownership interest (also known as a fee-simple interest) or a leasehold interest. In an ownership interest, the investor is entitled to the full rights of ownership of the land (for example, to legally use and transfer the title of the land/property), and must also assume the risks and responsibilities of a landowner (for example, any losses as a result of natural disasters and the obligation to pay property taxes). On the other side of the relationship, a leasehold interest only exists when a landowner agrees to pass some of his rights on to a tenant in exchange for a payment of rent. If you rent an apartment, you have a leasehold interest in real estate. If you own a home, you have an ownership interest in that home. Some jurisdictions recognize other interests beyond these two, such as a life estate, but those interests are less common in the investment arena.

As a real estate investor, you will most likely be purchasing ownership interests and then earning a return on that investment by issuing leasehold interests to tenants, who will in turn pay rent. It is also not uncommon for an investor to acquire a long-term leasehold interest in land, which then has a building constructed upon it. At the end of the land lease, the land and building become the property of the original land-owner.

NATIONAL:

Before getting further in the topic of Real Estate Analysis, the general definitions and specifics of the market has to be understood.

Real Estate is an English legal term which defines Land and anything fixed or permanently attached to it. This usually includes buildings, but also fences, roads, sewers etc. The title to Real Estate usually includes also air and mineral rights, which can be then sold together with the original property or separately.

From an etymological point of view, "Real" refers to "Royal" (Royal in Spanish means "Real" in English). Royal family always owned the land in Spain and peasants only paid rent or taxes to use the Royal land.

Even though Real Property has many specifics, it is still a form of goods, which is traded on the market. In the following paragraphs are described some of the specifics involved.

Real Estate is a complex type of goods. Each property (i.e. residential investment property) is different from the others. The main characteristics are usually: size (square footage), number and sizes of rooms, year when built, etc. Then there are many characteristics which are connected with the area of the property such as quality of the neighborhood, criminality rates, schools, etc.

Real estate is property, the term property refers to anything that can be owned or processed .Property can be tangible assets or an intangible assets. (MA.Matin-2009)

The definition of housing should not be limited to shelter or living space. Though in general terms housing is meant for shelter, in an academic sense housing entails house of many kinds comprising educational institutions, recreational centers, shopping centers, and many others. We don't only sleep; we need housing, schools, hospitals, shops and many such things. With such a narrow focus on housing that dealt with only residential use, at some point we may find that illegal shops, schools or colleges have taken over the sides of the highways.

There is not much writing on real estate business in Bangladesh. A very few columns are written in different magazines. The Real Estate and Housing Association of Bangladesh (REHAB) IS only organization of real estate companies of Bangladesh. A research was conducted in1997byREHAB using a sample of 126 projects of 56 real estate companies which only represents a profile of the real estate developers. Out of 126 projects105 was residential, 9 were commercial, and 12 were residential cum commercial. Of the 126 projects 25 were completed, 81 were construction, and 20 were in pipeline.

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ORIGIN

This is internship report on Homebiz Bangladesh (Pvt.) Ltd. This organization is an enterprise of New vision Group & is a real estate developer in nature. Basically it is engaged with purchasing underdeveloped land, developing purchased land, constructing apartments & selling of apartments and readymade plot also five star hotels. This report contains a brief description about the host organizations business activities. Real estate buyers will be benefited by using this report because it contains some major information about selling procedures and the rules of the company. It highlights the activities of marketing department also.

OBJECTIVES

The objective of this report is to identify the” Real Estate “business activities of” NEW VISION” GROUP sister concern by Homebiz Bangladesh (Pvt.) Ltd.

PART-ONE

ORGANIZATIONAL PART

Historical Background of New vision Group

New Vision is an innovative initiative of some local entrepreneur and Bangladeshi expatriates. It started its journey as New vision Transport Limited in January 2006. With the dream and determination to go ahead, in 2008 New vision started its journey under the title of New Vision Landmark Limited to utilize the boundless potentials of the coming days in real estate business. It was incorporated in RJSC under the company's act 1994 on January 04, 2009. Now New Vision are developing 2 housing projects named "New Vision City" & "New Vision Eco City" and launched different apartment projects in lucrative locations of the Dhaka, Chittagong and Cox's Bazar. Presently New Vision is the New Vision Eco City Limited was incorporated on 27 July, 2010. The vision of the new vision is *to provide residence for society's future* and we are a trusted partner with reliable service.

The New Vision was launched initially as a real estate developer, moving in later year into other areas, including manufacturing over the past two decades. The challenges in the field of urban housing & civil amenity provision have been unprecedented. In keeping with rapid population growth in metropolitan Dhaka, New Vision started itself to cover new boundaries and respond effectively to long term needs of the mammoth city populaces.

Housing plans were tailored to focus on the affordability limits of fixed income group and there specific amenity needs. We took real life lessons from past experiences, while taking new strides in innovation and partnership. This effect brought tangible gain in many directions the net result being the people's confidence in our undertaking grew over interestingly in the last two decades. The urbane housing crisis in Bangladesh does not seem to have abated. Thus we expect to come up with new housing and apartment project in the near future.

A new scenario emerged as we stared a new way of doing business and expanding our horizontal to cover manufacturing and the provision of service. We grew with a several enterprises involved in a diverse array of manufacturing. The group concerns are currently engaged in the manufacture of a wide range of products, such as New Vision Landmark Ltd., New Vision Eco city Ltd., New Vision Developers Ltd., New Vision Hotel & Tourism Ltd., New Vision Trims Solution Ltd., New Vision MGS Ltd., New Vision Agro Ltd.

Name and Designation of the Director level of the New Vision (Pvt.)Ltd.

Sl.	Name of Director	Designation
1	Md. Munirul Alam	Chairman & CEO
2	Md. Azizul Islam	Vice Chairman
3	Muhammad Mustis Billah	Managing Director
4	Md. Tariqul Islam Monir	Dir.(Fin.& Admin)
5	Mohammad Belal Hosain	Director (Marketing)
6	Md. Munirul Haque Faisal	Director (Land)
7	Md. Nuruzzman	Director (Eco City)
8	Md. Samsul Sumon	Director (Developer)
9	Md. Imran Hossain Ansary	Director(Media&Comm.)
10	Md. Mohosin Alam	Director
11	Md. Tanvir Ahamed	Director

We fully understand and appreciate the scale of our corporate social responsibility that requires our group to strive our better quality of life for the average citizens. We continue to invest in a time of family investor confidence. Our Rend investment and outlays on new industrial ventures have remained reassuringly strong.

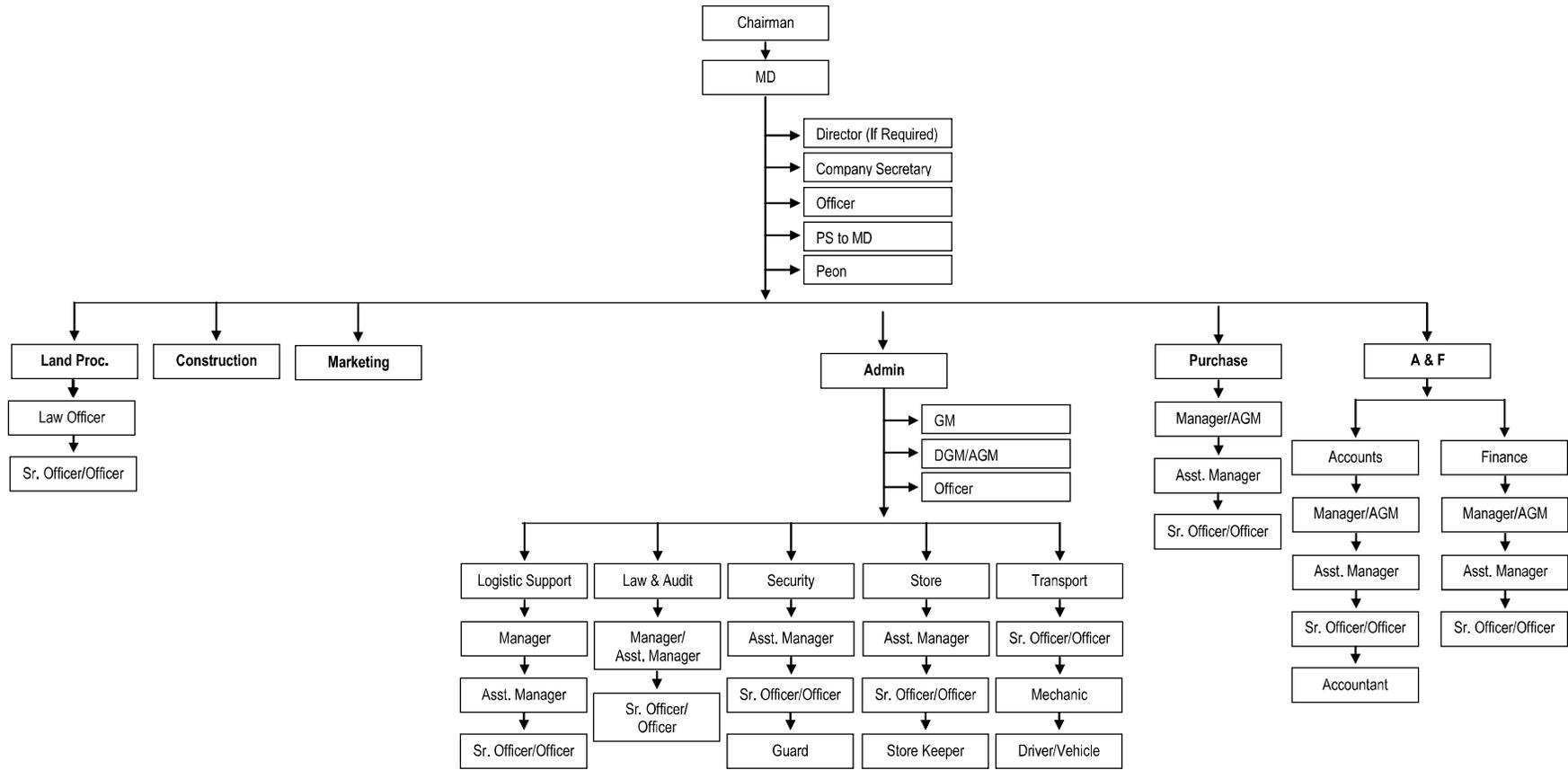
CORPORATE PROFILE OF NEW VISION GROUP

The New Vision Group of companies started off as a real estate venture known as New Vision under the aegis of the Group's first concern-the Home Biz Bangladesh Ltd. This project turned out to be very successful and had helped foster the growth of trust and confidence of the urban people in "New vision Group "Dhaka's burgeoning population, combined with a conspicuously slow growth of housing-led the New Vision Landmark success of New vision Group.

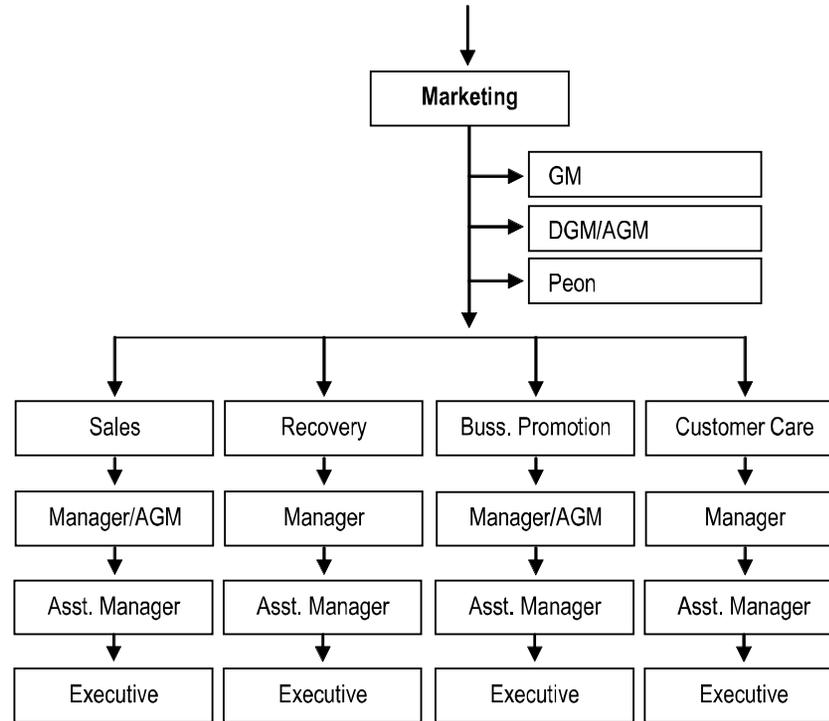
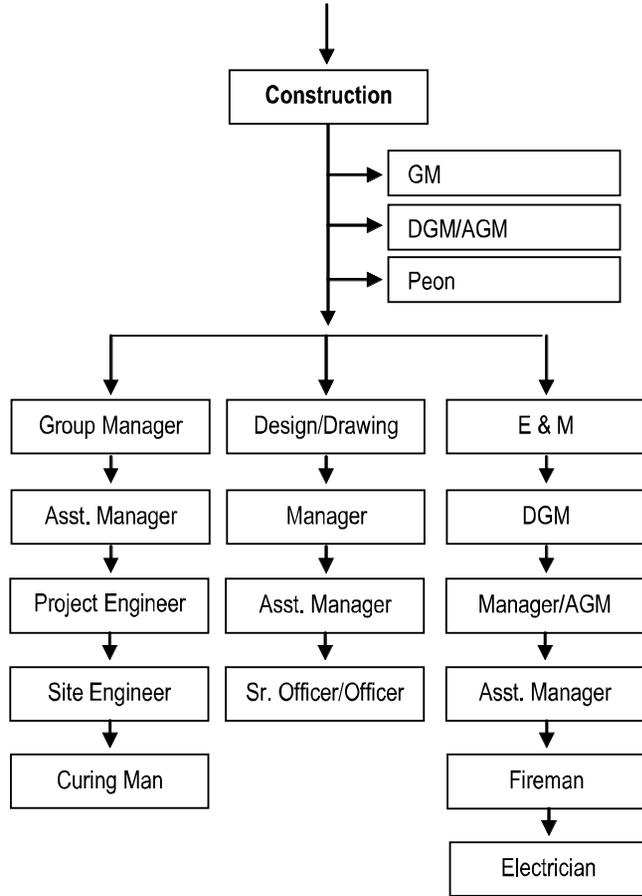
Driven by the ramifications of this success, New Vision geared up to invest in new fields, including manufacturing and trading. More enterprises were established in the early 2006s, covering diverse activities involving the production of were, Hazzfinance Corporation, mcs, Agro, hotel & Tourism etc. During this period, additional schemes on land development and real estate were launched and these focused more sharply on increasing responsiveness to client needs. At present, the Group employs over 1750 peoples.

The Group has come a long way in reaching these goals by listening to client needs, learning real-time lessons from past projects, innovating and partnering. Through major investment undertaking, New Vision has meaningfully contributed to the economy's stability in financial and capital market. Underlying all of the Group's activities are the common threads of change, flexibility, and fostering closer ties with the Government, the City Corporation and our clients. Most of its projects have been success stories – this fact alone is enough to justify a sense of confidence in the Group future.

ORGANOGRAM
NEWVISION LANDMARK LTD.



NEWVISION LANDMARK LTD.



INTRODUCTION OF HOMEbiz BANGLADESH LTD(HBIZ BD LTD)

The Homebiz Bangladesh (Pvt) Limited (HBIZ BD LTD) was the first venture of the **New Vision Group**. Initially it was launched as a land development undertaking for housing in the year 2009, but was later transformed to cover the entire gamut of housing. Currently, the **Homebiz** is engaged in the development of apartment blocks, recreational facilities, schools, hospital, parks, commercial and in-complex shopping centers. It is now the largest real estate concern in the country. In the backdrop of the mammoth success of the first projects were subsequently launched in quick succession.

The **HOMEbiz** has so far been involved in four large projects. Two of these, the new vision city & new vision eco-city land project. Another apartment projects and last five star hotels in cox-bazar. All ready hand over many apartments.

Prospective buyers from home and overseas can now place bookings with the sales office of **Homebiz** to secure an apartment unit or a vacant land unit. The apartment complex wherein every conceivable civic amenity shall be included. Details on land sizes, plot location, prices and apartment designs can be seen on separate web pages by clicking on the appropriate links for individual projects.

Client response for Homebiz's on-going projects has been very encouraging. The Homebiz has plans to launch two new land development programs in the near future in the outskirts of Dhaka city.

MISSION AND VISION OF NEW VISION GROUP

❖ **Mission**

New Vision Group is aimed to deal with the existing housing and accommodation crisis of the nation delivering quality apartment and land projects. Through its sister concerns the group is working hard to deliver the best possible housing solutions to different classes of client base in the nation. The Group has multifaceted aims that cover:

The group sets its mission to be a trusted partner with reliable service to our stake holders.

- To contribute continuously in easing the acute housing problem in Dhaka and other cities of the country for all classes of citizens.
- To maintain the balance of environment by proper Urbanization through properly planned facilities and eco friendly installations.
- Development of new township and thus expansion of economic activities.
- Manufacturing and delivering products and services that maximizes the value of the stakeholders and contributes in the economic development of the country.

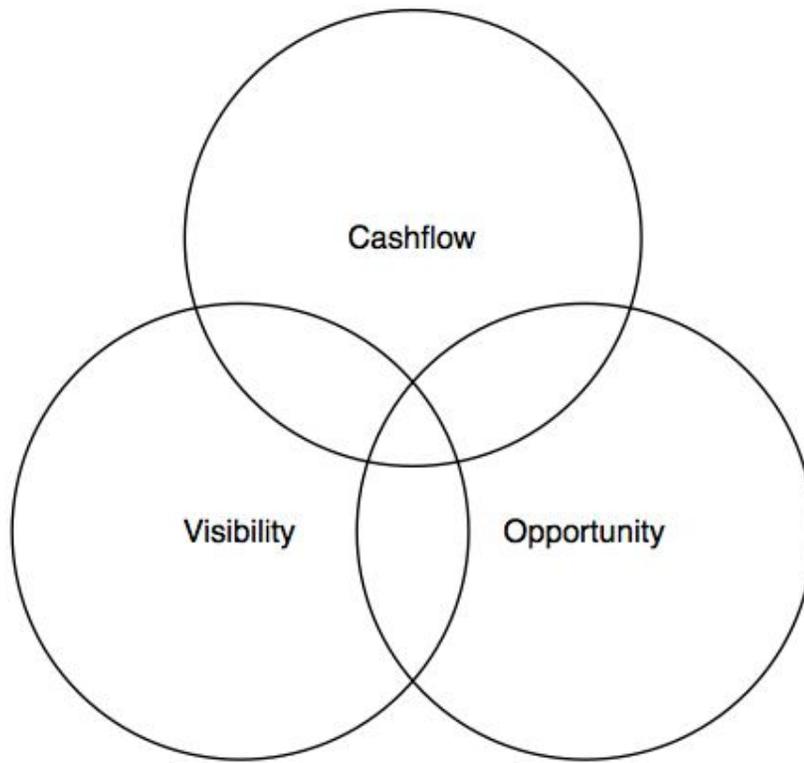
❖ **Vision**

- ❖ The New Vision Group dedicates all its efforts and resources to be the pioneer housing solution provider the country along with to deliver responsible products and services that will benefit the society and the people with the group.

GOALS OF NEW VISION GROUP

❖ GOALS

Beach city resort / studio apartment in coastal area by 2020-21. A completed New vision city and Eco city – township project.



Any given business activity can have at least one of these three goals:

1. The activity can generate **cash flow**
2. The activity can generate **opportunities**
3. The activity can generate **visibility**

DEPARTMENTS OF HBIZ BD LTD.

Homebiz Bangladesh (Pvt.) Ltd has following department:

1. Finance and Accounts Department
2. Sales and Marketing Department
3. Human Resource and Admin Department
4. Purchase Department
5. Commercial Department
6. Land Department
7. Estate Department
8. IT Department
9. Engineering Department
10. Construction Department
11. Architecture Department
12. Security Department
13. Transport Department

SALES PROMOTIONAL ACTIVITIES

A sales promotion is an incentive that is offered to a consumer or potential business customer to spur the purchase of a product or service. Many companies use sales promotion strategies to produce a short-term increase in sales. A company can offer many types of sales promotion activities including free samples, coupon, discounts, premiums, product demonstrations, point-of-purchase (POP) materials and even refunds or rebates.

Free Samples

- Many companies use free samples to introduce a new product. Free samples may be sent in the mail, distributed with the Sunday newspaper or given away in a store. Food companies in particular may want people to try a new sausage or pastry. Hence, they will often hire a marketing research agency to cook, cut and pass out free food samples. The objective of free samples is to get consumers to taste the food and make a purchase. Ultimately, a company wants to acquire those people as regular customers.

Loyalty Programs

- Some companies use loyalty programs as sales promotions, which entice customers to make more purchases. Loyalty programs usually include a membership card that can be tracked electronically through register purchases. For example, a movie theater may offer free popcorn, drinks or even tickets to customers who spend a certain amount of money.

Premiums

- Premiums are a very popular sales promotional activities that provide giveaways to consumers. Fast food restaurants use premiums all the time, often giving away toys or movie character dolls with the purchase of a kids' meal. Sometimes non-competing companies go into cahoots with

one another in a sales promotion. For example, a manufacturer of mouthwash may give away floss, which is another part of oral hygiene.

Sweepstakes

- Sweepstakes are another type of sales promotional activity. Magazine publishers have been using sweepstakes for years to boost subscriptions. Sweepstakes usually have to be significant enough to entice massive numbers of people to make a purchase. Money, cars and even computers are used in sweepstakes sales promotions.

Product Demonstrations

- Product demonstrations or demos is another effective sales promotion activity. Product demonstrations are sometimes implemented to show customers how
- to use new or more technical products. Sometimes, a demo like a computer terminal will be set up for people to try it out. Other times a person like a
- model will be used to demonstrate a product. A product demo display may run without intervention to explain the various features.

The 4 Ps of marketing are product, price, place and promotion. All four of these elements combine to make a successful marketing strategy. Promotion looks to communicate the company's message across to the consumer. The **four main tools of promotion are advertising, sales promotion, public relation and direct marketing.**

Advertising

Advertising is defined as any form of paid communication or promotion for product, service and idea. Advertisement is not only used by companies but in many cases by museum, government and charitable organizations. However, the treatment meted out to advertisement defers from an organization to an organization.

Advertising development involves a decision across five Ms Mission, Money, Message, Media and Measurement.

Mission looks at setting objectives for advertising. The objectives could be to inform, persuade, remind or reinforce. Objective has to follow the marketing strategy set by the company.

Money or budget decision for advertising should look at stage of product life cycle, market share and consumer base, competition, advertising frequency and product substitutability.

Message's development further is divided into four steps, message generation, message evaluation and selection, message execution, and social responsibility review.

Once the message is decided the next step is finalizing the media for delivering the message. The choice of depends on reach of media, frequency of transmission and potential impact on customer. Based on this choice of media types are made from newspaper, television, direct mail, radio, magazine and the internet. After which timing of broadcast of the message is essential as to grab attention of the target audience.

Checking on the effectiveness of communication is essential to company's strategy. There are two types of research communication effect research and sales effect research.

Public Relations

Companies cannot survive in isolation they need to have a constant interaction with customers, employees and different stakeholders. This servicing of relation is done by the public relation office. The major function of the public relation office is to handle press releases, support product publicity, create and maintain the corporate image, handle matters with lawmakers, guide management with respect to public issues.

Companies are looking at ways to converge with functions of marketing and public relation in marketing public relation. The direct responsibility of marketing public relation (MPR) is to support corporate and product branding activities.MPR is an

efficient tool in building awareness by generating stories in media. Once the story is in circulation MPR can establish

credibility and create a sense of enigma among sales people as well as dealers to boost enthusiasm. MPR is much more cost effective tool than other promotional activities.

Direct Marketing

The communication establishes through a direct channel without using any intermediaries is referred to as direct marketing. Direct marketing can be used to deliver message or service. Direct marketing has shown tremendous growth in recent years. The internet has played major part in this growth story. Direct marketing saves time, makes an experience personal and pleasant. Direct marketing reduces cost for companies. Face to face selling, direct mail, catalog marketing, telemarketing, TV and kiosks are media for direct marketing.

Advertisement, Promotional activity, Public relation and direct marketing play an essential role in helping companies reaches their marketing goals.

SALES PROCEDURE ACTIVITIES:

Sales Procedures is a section in the Sales & Marketing Policies and Procedures manual.

Our Sales Policy Procedures provide the critical interface between your company and your customer. Besides being the company representative to the customers, sales must also apply a process approach to setting targets, measuring results, then making corrections and improving.

Implement our Sales Policy Procedures to ensure every interaction with your customer is controlled.

The Sales Policies Procedures section in the Sales & Marketing Procedures Manual includes the following policies and procedures:

1. Customer Life Cycle Procedure
2. Customer Quality Policy Procedure
3. Customer Service Policy
4. Lead Assessment Policy Procedure
5. Sales Administration Policy Procedure
6. Sales Call Management Procedure

1. Prospect for Leads

You can't prospect effectively without [knowing all about your product\(s\)](#). If you don't understand the product, how could you know who will want to buy or sell it?

2. Set an Appointment

It's time to use those leads you collected in stage 1. Many salespeople prefer to cold call over the phone, but you can also call in person, send email or even mail out sales letters.

3. Qualify the Prospect

The qualification stage usually takes place at the appointment itself, although you can also qualify briefly during your initial contact. The idea is to confirm that your prospect is both able and potentially willing to buy your product.

4. Make Your Presentation

The presentation is the core of every sales cycle, and it's probably where you'll invest the most preparation time. Keep in mind that you're not just selling your product... you are also selling yourself! You represent your company, so [appearance counts](#).

5. Address the Prospect's Objections

Here's where you get to deal with your prospect's concerns. The one you'll hear most often?

6. Close the Sale

Once you've made your presentation and answered your prospect's questions and objections, it's time to ask for the sale. This is the second-most neglected stage of the sales cycle... which is especially sad given that it's probably the most critical one.

7. Ask for Referrals

This is hands down the most commonly neglected step. Too many salespeople are so relieved to get a sale that they grab their things and race out the door the second they get the chance, for fear the prospect will change their mind!

Managing Your Sales Cycle

Understanding the sales cycle is crucial to controlling it. And controlling the sales cycle is how you can build yourself of a steady flow of sales, instead of enduring the feast-or-famine lifestyle common to salespeople.

Prospecting and Lead Generation

Finding leads is the basic building block of sales. After all, if you can't find anyone to sell to, you're not going to make many sales! Old sources will frequently dry up temporarily or even permanently, so it helps to have at least two or three major lead sources.

Setting Appointments

Once you've got your lead list in hand, you need to get in touch with those people and make appointments. Many salespeople prefer to cold call over the phone, but you can also call in person, send email or even mail out sales letters.

Qualifying Prospects and Making Presentations

The qualification stage usually takes place at the appointment itself, although you can also qualify briefly during your initial contact. The idea is to confirm that your prospect is both able and potentially willing to buy your product. Once you've qualified them, it's time to make your pitch. Keep in mind that you're not just selling your product... you are also selling yourself!

Addressing Objections and Closing the Sale

Before you can close the sale, you'll need to address your customer's objections. Once you've done so, always wrap up an appointment by asking for the sale. The prospect won't ask you..

Asking for Referrals

This is hands down the most commonly neglected step. Too many salespeople are so relieved to get a sale that they grab their things and race out the door the second they get the chance, for fear the prospect will change their mind

NEW VISION GROUP

SALES REPORT

Name

Team;

Date:

SL	Customer Name & Address	Phone	Sales	Home Location				Home Type or size	Booking Money	Remark
1	xxx	xxx		House						
2	xxx	xxx		xxx	xxx	xxx	xxx	xxx	00,000	xxx
3	xxx	xxx		xxx	xxx	xxx	xxx	xxx	00,000	xxx
4	xxx	xxx		xxx	xxx	xxx	xxx	xxx	00,000	xxx
5	xxx	xxx		xxx	xxx	xxx	xxx	xxx	00,000	xxx

Sales Executive/ Manager

Asst. General Manager

Head of Marketing

Managing Director

PART- TWO

LEARNING PART

PRODUCT DESCRIPTION

New Vision City: It is 1st project of New Vision Landmark Limited with an area of 600 bigha. The project is situated beside the Dhaleswary river at Keranigong which distance is only 11 km from Zero Point. A lot of facilities of this project School, College, Madrasha, Community Center, Mosque, Park, Shopping Center and many other facilities. Already we have purchased more than 400 bigha land in this project and the project is ready for its poised development. It was also noted that the land development works (sand filling) is going on in the project with full phase. More over we have more than 1000 potential customers for this project and already the project draw attention to its stakeholders.

- ▶ Plot Size # 3, 4, 5 & 10 katha
- ▶ Plot Category # North Facing, South Facing, Corner Plot
- ▶ Block # A, B, C & D
- ▶ Handover # December 2013
- ▶ Road # 25, 30, 40 & 80 ft

New Vision Eco City: It will be one of the preplanned projects of New Vision Landmark Limited with an area of 1500 bigha. The project is situated beside the Mohammadpur and under the Draft **Detail Area Plan (DAP)** of rajhuk which distance is only 09 km from National Assembly Building. A lot of facilities of this project School, College, Madrasha, Community Center, Mosque, Park, Shopping Center and many other facilities and it will be specially designed for environment friendly housing. All the utilities like electricity, gas and over all road network was already established in this project Keeping in mind the increasing demand of elegant housing within an exclusive environmental advantage it will be an extra quite and beautifully green ambience, this city is a haven where the dreams of a family.

Plot Size # 3, 4, 4.5, 5, 10 & 12 katha

Plot Category # North Facing, South Facing, Corner Plot, Avenue Road

Block # A, B, C & D

Handover # December 2016

Road # 30, 40, 50, 72, 80 & 100 ft

Apartment project:

After a successful take-off of the New vision land project, New vision took the added initiative of developing an apartment project within the complex itself. This venture focuses particularly on fixed-income urban groups. Pricing and payment options are flexible and can be attuned to the financial circumstances of particular buyers. The new vision apartment project is now accepting booking from the general public and expatriate Bangladeshis for allotment of apartments name and located in **Masro tower(Badda), Rose Garden(Badda), Anower Garden(Shabag), Jahanara Garden(Shamoly), Aleka Garden(Mohakhali), Bashar Tower(Motijheel), Latif Sea View(Chittagong), Ureka Bhaban(Mirpur), Hasib Emporium(Chittagong), &All-Bareo Garden(Lalmatea)** in the new vision apartment project. Measurements of flat of this apartments range from 800 to 2200 square-feet. It expected that these apartments will be ready for hand-over to their owners within three years. In close proximity to these apartment blocks, construction has begun for the establishment of the following facilities: a modern hospital, an international school, two well-known universities, a super market, a sports zone, parks and mosque. An impressive range of size and designs are being offered, and prices range from Taka 4500 to Taka 10000 per square-feet.



Hotel & Tourism

Situated in the beauty of the virgin shore in Inani bay is Oceania Garden Resort – the privileged Five Star Resort with world class hospitality, across the marine drive in the world's longest beach - Cox's Bazar. The blissful edifice delivers exotic escapes at the terra firma of Inani Beach where sands delight with ultimate purity and whiteness, water is translucent, and sunsets religiously inspiring.

Oceania Garden Resort combines serviced apartments and resort facilities with the application of world's exclusive and latest hospitality services. It's all there, everything you desire, to feel better than best. A clean beach, hospitality with more than international standard, the best level eco-friendliness possible, extremely safe, secure, and ornamented edifice, quite and secured environment, and what more!

Overview Of the project:

Name of the Project

Oceania Garden Resort

Location of the Project

Inani Beach, Cox's Bazar

Consultants

Interdec Systems

Architect

K.M. Mahfuzul Huq Zaglul

Land Area

200 decimal (Approx)

Total Construction Area

3,00,000 sft (Approx)

Stories of the Building

10(Ten) Storied

Types of Rooms:

Type	Description	Floor	Size	Nos
Type1	Presidential	2nd -6 th	1395 sft.	10
Type2	Presidential	2nd -6 th	1305 sft.	5
Type3	Garden	2 nd-9th	885 sft.	8
Type4	Garden	2 nd-9th	1040 sft.	8
Type5	Garden	2nd-9th	935-1130 sft.	40

SOME SENSITIVE INFORMATION REGARDING PLOTS & APARTMENTS:

1. Measurement of Plot:

3.0 Katha= $60' \times 36' = 2160$ sft

4.0 Katha = $60' \times 48' = 2880$ sft

4.5 katha= $72' \times 45' = 3240$ sft

5.0 Katha = $50' \times 72' = 3600$ sft

6.0 Katha = $60' \times 72' = 4320$ sft

10 Katha = $72' \times 100 = 7200$ Sft

12 katha= $108' \times 80' = 8640$ sft

2.Price list for land

For Block “A”

Place	One time	12 INS.	24 INS.	36 INS.	48 INS.	60 INS.
North Facing	5.80	6.20	6.60	7.00	7.40	7.80
South Facing	6.20	6.60	7.00	7.40	7.80	8.20
Corner (North Facing)	6.50	6.90	7.30	7.70	8.10	8.50
Corner(south Facing)	6.80	7.20	7.60	8.00	8.40	8.80
Avenu Road-A	8.00	8.40	8.80	9.20	9.60	10.00
Avenu Road-B	7.00	7.40	7.80	8.20	8.60	9.00

For Block “B&D”

Place	One time	12 INS.	24INS.	36 INS.	48 INS.	60INS.	72 INS.
North Facing	5.50	5.90	6.30	6.70	7.10	7.50	7.90
South Facing	5.90	6.30	6.70	7.10	7.50	7.90	8.30
Corner (North Facing)	6.20	6.60	7.00	7.40	7.80	8.20	8.60
Corner(south Facing)	6.50	6.90	7.30	7.70	8.10	8.50	8.90
Avenu Road-A	8.00	8.40	8.80	9.20	9.60	10.00	10.40
Avenu Road-B	7.00	7.40	7.80	8.20	8.60	9.00	9.40

For Block “C”

Place	One time	12 INS.	24 INS.	36INS.	48INS.	60INS.	72 INS.	84INS.	96 INS.
North Facing	5.20	5.60	6.00	6.40	6.80	7.20	7.60	8.00	8.40
South Facing	5.60	6.00	6.40	6.80	7.20	7.60	8.00	8.40	8.80
Corner (North Facing)	5.90	6.30	6.70	7.10	7.50	7.90	8.30	8.70	9.10
Corner(south Facing)	6.20	6.60	7.00	7.40	7.80	8.20	8.60	9.00	9.40
Avenu Road-B	7.00	7.40	7.80	8.20	8.60	9.00	9.40	9.80	10.20

Price List for Apartment



APARTMENT PROJECTS

PRICE LIST

Effective From: 02:05:2012

S. L.	Project Name	Address	Land Size	Hand Over	Flat Size Type	Stored	Price
1	Masro Tower	157, Shwadinata Sharani, North Baddah	8.5	June 2015	1100	9	5500
2	Rose Garden	165, Shwadinata Sharani, North Baddah	5	June 2015	800	7	4500
3	Anower Garden	Plot -2/E/1 Shahabeg, Kazi Nazrul Islam Avenue.	3.25	Aug-2013	900	8	7000
4	Jahanara Garden	Plot-35/F/8. Road-2 Shamoli .	5	Dec 2014	1250	7	5500
5	Bashar Tower	1/1-A, Kamlapur Motijheel.	5	July 2015	1000	9	10,000
6	Latif Sea View	Chittagong Gate Kattali	23.5	Dec 2016	1150-1625	11	5000
7	Aleka Garden	39, Arzat Para Mohakhali	8.25	Dec-1014	1100	9	7000
8	Ureka Bhaban	Plot-11, Block-C, Sector-6, Mirpur.	5	July 2015	1250	8	6000
9	Hasib Emporium	South Khulswi Chittagong.	6	July 2015	1600-1800	8	9000



- Booking Money- 1,00,000
- Down Payment- 25% on total Amount.
- Installment up to Hand over.

❖ Utility & Registration charge
Will be paid by flat owner

Hot-Line: 01755-664646

180, Shaheed Sayed Nazrul Islam Sar ani, Bijoy Nagar (3rd Floor), Dhaka-1000.

Figure -1

General Process of buying Plots:

After the payment of Vat and reg. fees, registration Process will start and it will take 2 Months to 4 Years to handover the

After making full payment client have to pay registration fees and vat.

Pay regular monthly installment with 12/24/36/48/72/96
Month which agreed upon.

Submit booking form along with booking amount Tk.10, 000 by
A/C payee CQ/PO/DD.

Fill-up booking form by all necessary information to
authorized officer at sales office.

Choosing a Plot.

TERMS & CONDITIONS FOR THE BUYER OF THE COMPANY:

1. PURCHASER shall submit the application in the prescribed form duly signed by him/her along with the earnest money. Company reserves the right to accept or reject any application/Allotment without assigning any reason.
2. The PURCHASER shall declare that he/she is solvent enough to purchase the demised property as per the terms and conditions outlined by the company.
3. On acceptance of application and receipt of the earnest money and the down payment, company will issue a preliminary Allotment Letter to the PURCHASER shall sign a DEED OF AGREEMENT within 30 (Thirty) days from the date of issuance of the allotment letter which will be a safeguard for the interests of the PURCHASER and as well as for the company. The allotment shall be effective only after realization of the payments of installments and other charges in full to the company.
4. All payments shall be made through pay Order/Bank Draft or A/C payee cheques in favor of "New Vision Eco City Ltd". Bangladeshi's residing abroad shall remit payments through TT or DD to the same account.
5. The PURCHASER must strictly follow the payment schedule. Company may issue reminder letters to the PURCHASER for the delay in payments beyond due date. The PURCHASER is liable to pay a Delay Charge @3% per month on the defaulted payments. If the payment is delayed beyond 60 (Sixty) days company shall have the right to cancel the allotment. In the event of cancellation of allotment or surrender of allotted property, due refund will be made only after deducting 5% (Five Percent) of Total price of that property and realizing the required amount for refund from the new PURCHASER of the same.
6. The PURCHASER being known and understood about the provisions and limitations of the selective-class private home township as to be provided in the New Vision Eco City likewise the other private home townships commonly built in the cities of the developed countries, shall declare and affirm that he/she shall strictly follow the rules and regulations of this township and shall neither change,

alter or modify the design and plan of his/her home which affects the external configuration of the home, nor he/she shall construct, erect or build any kind of object or establishment within his/her premise or outside the premises which might affect the landscape configuration of the said township.

7. Company reserves the right to make any change in the design both Architectural and structural of the building if it is necessary and expedient in the interest of the project. The PURCHASER, however, may request for any interior modification (without changing the location and orientation of the Stairs, Bathrooms & Kitchen) for his/her demised house in writing, but Company reserves the right to accept or reject the PURCHASER's request.
8. The possession of the demised property in the New Vision Eco City will be handed over within 24-30 months from the date of commencement of the construction work with a 6 months grace period except for the reasons beyond control of the company such as force majeure, natural calamities, political disturbances, strikes, acts of God or economic conditions, etc. This handover shall only be made after payment of installments and other charges in full.
9. The PURCHASERS shall bear the utilities and service charges such as security deposits, Taxes, Vats, fees, miscellaneous charges and other charges and costs payable for getting Gas, Water & Sewerage, Electricity connections, individual home/shop plan approval from RAJUK etc. for the demised property in addition to the individual price of the home. The Company will make these payments directly to the authorities concerned and the PURCHASER shall pay the same to the company.
10. Transfer of Ownership of the demised HOME/SHOP along with the demarcated land will be registered in favor of the PURCHASER as per the current rules and regulations of the country only after completion of its construction and finishing works in all aspects. Under no circumstances the possession of the demised HOME/SHOP shall be delivered to the PURCHASER before the completion of its construction and development in all aspects. Nor shall the possession of the demised SHOP/HOME be given to the PURCHASER unless all payments required to be made in full according to the payment schedule as mentioned in the deed of agreement. All the costs and charges pertaining to transfer of ownership such as

stamp duties, fees, tax, vat, documentation charges, incidental charges etc, shall be borne by the PURCHASER.

11. The PURCHASER shall be willing to become a member of the owner association comprising of the other owners of this estate for effective management and maintenance of the township. Each home/plot owner must initially deposit Tk.50,000/= (Taka Fifty Thousand Only) in the reserve fund of the association for maintaining management expenses of the estate but before completion of the construction and development work of the HOMES/SHOPS and the common area of the project “New Vision Eco City Ltd” In all respect the PURCHASER shall not be engaged into any association or society related activities whatsoever.
12. That in any case the project is abandoned or the allotted home cannot be delivered for the reason beyond control of the company, the purchaser shall be given refund of the money paid to the company within 120 days, in that case the PURCHASER shall not be entitled to claim any interest whatsoever.

DEED OF AGREEMENT FOR SALE

THIS AGREEMENT MADE ON THIS THE DAY ---- OF 2012 OF CRISHTIAN ERA.

BETWEEN

Mr. -----, son of of, Dhaka, hereinafter referred to as the VENDEE (which expression shall, unless repugnant to the subject and context hereof, shall include his successors, representatives in interest and assigns **of the FIRST PARTY.**

AND

New Vision Landmark Limited, a private company incorporated under the Companies Act 1994 with its registered office at 8/C & D, Noakhali Tower, 55/B, Purana Paltan, represented by its Managing Director Muhammad Mustais Billah, hereinafter referred to as the VENDOR (which expression shall, unless repugnant to the subject and context hereof, shall include its heir, successors-in-interest, administrator, representatives in interest and assigns) of **the SECOND PARTY**

WHEREAS the 2nd Party (company) as the sole and absolute owner is absolutely seized and possessed of or otherwise well and sufficiently entitled to all that the scheduled property.

AND WHEREAS the VENDOR Second Party took possession thereof and mutated its name in respect of the scheduled property with the appropriate authorities;

WHEREAS the VENDOR Second Party has proposes to sell the scheduled property and the VENDEE First Party have accepted the proposal to purchase the same;

NOW THE THEMSELVES AS FOLLOWS:PARTIES TO THIS AGREEMENT MUTUALLY AGREE AND BIND

1. That the 2nd party (Company) proposes to sell the schedule property, and purchaser (i.e. 1st party) agrees to buy the scheduled property value of Tk.-----
----- (-----) only per katha, a total consideration of Tk.-----
----- Tk.----- (Taka -----) only and the purchaser (i.e. 1st party) has paid of Tk. ----- (Taka -----
-----) only.
2. That the 1st party (Purchaser) will paid Tk.-----
----- Tk.----- Tk.----- (Taka -----
-----) only as per development expenses within 3 (Three) months after demanding by the 2nd party (Company).
3. The balance shall be paid of Tk.-----
----- (Taka -----) equal
----- installments as under mentioned follows:

NO. OF INSTALLMENT	AMOUNT (TAKA)	DATE OF PAYMENT
1	XXXX	XXXX
2	XXXX	XXXX
3	XXXX	XXXX
4	XXXX	XXXX

4. That on full payment of the consideration money for the Schedule property and upon full satisfaction of all other payments the purchaser (i.e. 1st party) shall at his/her own cost including payment of stamp duty, registration fee, transfer fee, gain tax, VAT and other necessary expenses, get the sale Deed executed and registered by the 2nd party (i.e. Company) thereby securing the transfer of the schedule property.
5. That the 2nd party (i.e. Company) will arrange connection of gas, electricity, Water, telephone and sewerage line and that the 1st party will pay the expenses of the gas, electricity, Water, telephone line connection.
6. That the time so fixed for the payment of the cost of land being the essence of this Agreement, the purchaser (i.e. 1st party) shall make the payment of amount with the due dates stipulated hereinabove. If the purchaser (i.e. 1st party) fails to make a payment within the stipulated due date, that the 2nd party (i.e. Company) may charge 2% per month fine/interest on the amount due from the date that the amount was payable, but in the event of the default continuing for 30 days or more, the 2nd party (i.e. Company) shall have the right to cancel the allotment of the schedule property and rescind this agreement.
7. That the 2nd party (i.e. Company) shall handover in the scheduled property within -----.
8. That the purchaser 2nd party (i.e. Company) fails to make Deed of Sale of the scheduled property, the purchaser (i.e. 1st party) shall, have to right to cancel this agreement by giving at least ----- days prior notice to the 2nd party (i.e. Company) to that effect and on the expiration of the said period, the agreement shall stand terminated and in that event the 2nd party (i.e. Company)

will return the earnest money to the purchaser and pay the cost of and incidental to this agreement.

9. That the purchaser (i.e. 1st party) before handover shall not, without the prior written consent of the 2nd party (i.e. Company), sell, transfer, convey, mortgage, charge or in any way encumber, deal with or dispose of the right and interest in the scheduled property.
10. If the purchaser (i.e. 1st party) wants to transfer the scheduled property before executing the Deed of Sale, the purchaser (i.e. 1st party) must be paid amount of Tk.5,000.00 (Taka Five thousand) only per Katha to the 2nd party (i.e. Company).
11. If the purchaser (i.e. 1st party) wants to transfer the scheduled property after executing the Deed of Sale, the purchaser (i.e. 1st party) will take the transfer permission from the 2nd party (i.e. Company) and the purchaser (i.e. 1st party) also will be paid amount of fees to the 2nd party (i.e. Company).
12. That if by reason of act of God, natural calamity, earthquake, flood, act of enemy, war, military operation of any nature, blockade, strike, embargo or for any other reason beyond the control of the 2nd party (i.e. Company), it becomes impossible to handover of the schedule property, the 2nd party (i.e. Company) shall inform the purchaser of such state of affairs whereupon the parties hereto shall by mutual consent and discussion make such addition provisions and/or modify existing provisions of this agreement as may be found necessary to protect the interest of all the parties.
13. That subject to the provision contained in the last preceding clauses, if at any time any dispute, doubt or question arises between the 1st party and 2nd party or their respective legal representatives, power and payment or otherwise in relation to this Deed of Agreement, then any such dispute, doubt or question

shall be referred to a panel of arbitrators one to be appointed by each of the parties or their legal representatives, and who shall appoint an umpire to be appointed in the manner provided by law and all proceedings before such Arbitrators or the umpire shall be governed by the provisions contained in the Arbitration Act,2001, or any statutory modification thereof, the decision of the arbitration shall stand as final and conclusive.

14. This deed of agreement can be changed or altered with the amicable settlement of the both parties.

SCHEDULE OF THE PROPERTY

All that piece and parcel of land measuring ... (.....) Katha, situated District-, Police Station-, Sub-Registry Office-----, Mouja -, under **J.L. No.** -----, pertaining to the **Khatian Nos.** -----; corresponding **Dag Nos.** -----, Mutation Khatian No. -----, Jote No....., pertaining plot No.-----, of Block – -----, Road No....., of New Vision City project layout. The entire land is butted & bounded by:

To the North- Road No.

To the South- Plot No., To the East- Plot No., To the West Plot No.

This agreement is composed in ----- (-----) word processed pages.

Witness:

1. _____ Name and Signature of the Parties

1st Party

2.

2nd Party

3.

Drafted by

Md. Al Mamun

Advocate

Judge Court, Dhaka

TASKS FOR THE EMPLOYEES:

Following are the tasks that have to perform by the employees of sales and marketing department of Homebiz.

Primary Tasks:

1. Providing information and selling plot and apartment.

For Plot:

- Tell about the price of plots in different areas to the clients.
- Show the project map and available plots for sales to the clients.
- Make sure that the clients selected plot is remain unsold.
- Discuss about the EMI and no. of installments.
- Calculate and show some installment sample under different terms.
- Carry forward the selling by receiving booking money, delivering prescribed form and opening a new file.

For Apartment:

- Tell about the available apartments for sale.
- Show the price list for apartments.
- Carry forward the selling by receiving booking money, delivering prescribed form and opening a new file.

2. Dealing with foreign clients through e-mail , phone and Fax

- Providing information about their file and new plot.
- Send up –dated statements and price list through e-mail and Fax.
- Send any other information required by them.

3. Collecting monthly installment.

Employees need to check following thing things while collecting monthly installment:

- Current date of CQ

- Amount of installment.
- Signature (at proper place).
- Proper file number.

4. Delivering money receipt.

1. Calling the clients by announcing their name.
2. Ask the file number to the clients before delivering the money receipt.
5. Placing the money receipt at the file.
 - Keep the money receipt (office copy) to the right file.
 - Generally most of the money receipt comes with fits file. If some files are not available then make a list of those files and collect through the peon,

6. Receiving installment money with letter.

- Some clients living outside Dhaka city send money receipt along with a forwarding letter by post.
- Receive the mail and handle each case very carefully,
- Find out the file; keep record in register khata and in computer.
- Deliver the file to prepare money receipt.
- Send money receipt and updated statement to the clients

7. Maintaining credit advice and dealing with foreign clients.

- Collect the depots slip.
- Keep records in computer and store a copy in the file.
- Take the clearance from account department.
- Prepare the money receipt and send the photocopy of money receipt to the client.

8. Address change.

- Receive the application regarding the change in mailing address.
- Proceed the changing process.

9. Name Change (Requirements for name change).

- At first the file has to be full-paid, paid registration fee and VAT charges
- An application from the applicant /applicants towards the managing Director.
- Affidavit certificate in stamp paper of Tk.150/-with notary attested
- 2copies passport size photocopy of every allotted (Both Parties).
- Commissioner/Chairman Certificate /Passport's photocopy (Both Parties).
- Tk.5000/- Per Katha as documentation charge.

In case death.

- At first the file has to be full-paid, paid registration fee and VAT charge.
- An application from the applicant / Applicants towards the Managing Director.
- Affidavit certificate in stamp paper of Tk.150/-with notary attested
- 2copies passport size photocopy of every allotted (Both Parties).
- Commissioner/Chairman Certificate /Passport's photocopy (Both Parties).
- Succession Certificate.
- Death Certificate.
- Tk.5000/- Per Katha as documentation charge.

Tasks depending on officials:

1. Map up-dating.

- Update the map everyday so that it is easier to the plots available for sale.

2. Preparing sales stock for every office.

- For each office there is a sale stock. Considering the located through map sale stock is Prepared.
3. Preparing a new file.
- Confirm the allotment number and collect all of the required documents like booking form, money receipt etc.
 - Prepare an electronic file in the computer.
4. Phone service.
- Collect the phone numbers from their files and call them to provide information about file status.
 - Keep note about the service into the file.
5. Name change.
- Receive letter, affidavit Certificate and a new prescribe from.
 - Take attempt after getting the approval of Senior GM and Vice-Chairmen.
 - Continue the process as per the client requirement.
6. Preparing report at the end of the office hour.
- Prepared the report at the end of the must consist of the collection of the day and sales volume of the day. This will be a detailed report.

7. Handing full paid files.

- Re-check all of the money receipt.
- If full-paid , mark it by the proper rubber-stamp (full-paid)
- Check the photographs of the client, whether those are in the file or not. If not, then collect from the clients.
- Collect some information from the clients like, mother's name, date of bath.
- Prepared the provisional allotment letter.
- Leave the file for registration process.

Task regarding cancellation:

1. Inform the clients about cancellation.
 - Prepare cancellation letter for those clients who have more than two dues in their file.
 - Send the cancellation file and mention a deadline.

2. File cancellation and re-allotting the file.
 - Send alter notice to the clients before two (2) consecutive installments falls due.
 - Close the file after the cancel order by the honorable Chairman.
 - The file cancellation power is only exercised by the Chairman of BG. So sometime cancelled files are re-allotting due to special request and approval of the honorable Chairman.

3. Amount transfer.
 - Receive letter and all money receipt.
 - Take attempt after getting the approval of Senior GM and Vice-Chairmen and the clearance of accounts department.
 - Continue the process as per the client's requirement.

Transferring and receiving money receipt one office to another office.

- If the money receipt does not match with the file numbers of the receiving office then keep it separately.
- Confirm the location of the file through file serial.
- Send the money receipt to the file holding office.
- Receive the money receipt from the other office.

WAYS OF GET BACK THE MONEY:

There are two options to get back money.

Transfer:

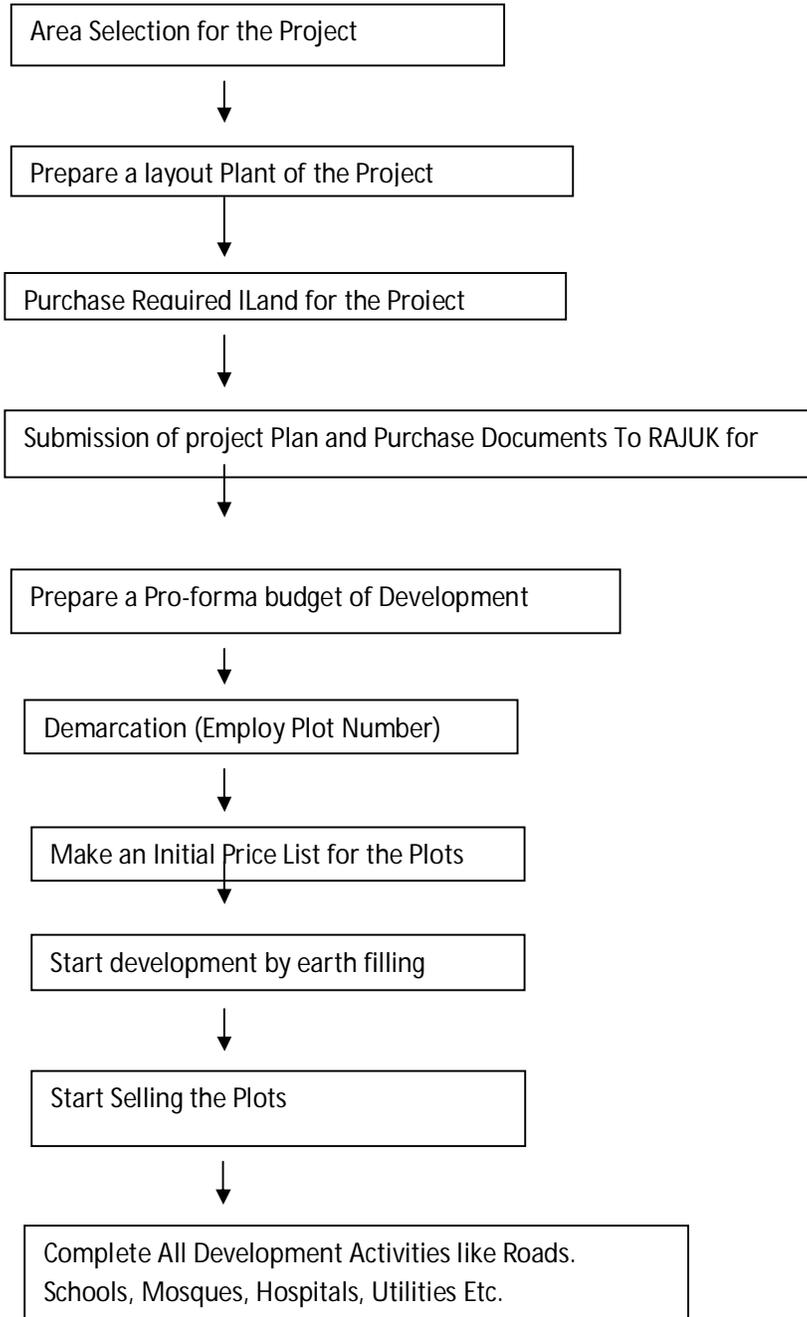
- Client has to submit an application to transfer the money (The signature which is in file must be in application also).
- Client has to submit all original money receipt also.
- It will take 2-3 month after submitting the application to transfer the entire amount.

Refund:

- Client has to submit an application to get back the money.
- It will take three years from the date of submission of application.
- Sometimes it will take less time in special permission of the Managing Director of New Vision Group.

DEVELOPMENT PROCESS OF A NEW PROJECT:

Following is the process of developing new project:



PROBLEMS IDENTIFIED

1. Ineffectiveness of their advertisement in the both print and electronic media.
2. Recently company fails to provide new plot to the clients.
3. Employees are not customer friendly.
 - ▶ Behavior of the employees with the clients is not satisfactory.
 - ▶ Sometimes the employees failed to provide information accurately to the customer.
 - ▶ Some inefficient and irresponsible employee pollutes the whole organization
4. Traditional working process.
 - ▶ Centralized decision making.
 - ▶ There is no prescribed job description.
 - ▶ Accountants do not follow IAS.

RECOMMENDATION

1. Homebiz spent a lot of money for advertisement in press media. But the development of meaningful and attractive electronic advertisement is also necessary to attract the potential clients.
2. New project development is necessary to cover him increasing demand.
3. The company should arrange regular training program for the employees.
4. Nepotism should be avoided during the recruitment process, it will create a value
5. There should be a specific job description for each and every position and a structured job rotation system.
6. The chairman of New Vision Group expresses the allotment cancellation power. The decision regarding allotment cancellation should not be canalized.

CONCLUSION

This paper contains all major information like foundation, organizational structure, financial stats and business activities of New Vision Landmark Ltd. Generally, New Vision has some problems like other business organization. But the thing is that all of the problems could be overcome with good hand. At the end of this report I am supposed to say that New vision has great involvement and contribution in the development activities of Bangladesh through employment generation, supply of residential units etc.

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