

# Company Profile

## **Saifur Enayet & Associates**

*(Cost & Management Accountants & Business Advisor 24/7)*



### **-: Address:-**

House # 53, Road # 03, Sector # 03,  
Uttara, Dhaka-1230  
Bangladesh.

Phone: +880255087069

Cell: +8801911-753415,  
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**Of**

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## **BRIEF PROFILE OF SAIFUR ENAYET & ASSOCIATES**

Saifur Enayet & Associates, one of the most trusted Professional Accounting, Advisory and Consultancy firms in Bangladesh, established in 2003. We are an independent firm having expertise in different fields with supporting staffs at our Head Office in Dhaka. We are providing a full range of Advisory service in general accounting & business development and individuals. We have alliance with different support service organizations, e.g. Legal, Credit rating, IT, Brand & Product promoter to give our valued customers one stop service with less interaction and complexity.

We are specialized in costing, accounting, auditing, local laws and regulatory boards, market trend analysis. Many of our clients are from government organization, top manufacturing units, multinational companies, media, entertainment, legal, professional services, property and retail industries. As a professional we agree & bound to follow the Code of conducts and Ethics which promotes integrity, safety, quality of our services that also complies with different business institutions and regulatory bodies.

We are committed to providing businesses entity, institutions and individual clients, with the full range of pro-active support and advice. Our services include Analysis of financial statements, Book Keeping, Preparing Financial Statements, Audit-Internal & External, Tax Consulting and Investigations, VAT Service, Commercial Services, and Company Secretarial Advice, Arbitrator, Negotiator, Lobbyist, Negotiator of Sales of Industry/Property. Marketing Consultancy. These are combined with specialized services in Corporate Finance, Personal Financial Management, Human Resources management, and IT Consulting.

### **Our Vision**

Grow as a global professional body to provide our expertise services to business entity, institution and individuals to promote their development and excellency in the competitive world.

### **Our Mission**

To provide sound, solid structured professional services to our valued clients to enable maximizing their business potentiality.

### **Our Focus**

In a generally stoic industry, our professionals believe in adaptation. We understand and obey the norms of yesteryear while continuously incorporating the technological advantages of today. Basically, we use whatever modern tools are available to meet our client's needs. And it's that goal, meeting your needs, that drives us toward creating and fortifying a strategic partnership. By keeping a line of communication open, **"Saifur**



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**Enayet & Associates**” is able to serve our clients as an expert auditing firm, but more importantly, an all-inclusive, knowledgeable resources.

### **Legal Status**

The Firm is registered under the “Institute of Cost & Management Accountants of Bangladesh (ICMAB)”and regulate under the **Cost and Management Accountants act,2018 (Act Numbr-70,2018)**.

The Institute of Cost and Management Accountants of Bangladesh (ICMAB) is the national body of the professional Cost and Management Accountants of Bangladesh. Established with the prime objective of promoting and regulating the Cost and Management Accounting profession in the country, the Institute offers education and training to the students interested to pursue career in this field and provides highly recognized CMA degree on fulfilment of requisite qualification. The Institute undertakes research in the field of Cost Accounting, Accounting, Economics, Management Accounting, and Management. The institute is the sole authority to issue practicing license to its members and regulate the profession.

## KEY PERSONNEL PROFILE

### i. MD. SAIFUR RAHMAN FCMA, PRINCIPAL & CEO

Mr. Rahman was born in 1975 in a Muslim Family in Patuakhali District. He is the Principal & CEO of **Saifur Enayet & Associates**. He obtained Masters Degree in Management in the year 1996. He is a qualified Cost & Management Accountant from ICMAB in the year 2002. Mr. Rahman is also Managing Director of Hi-Tech Agro Products Limited and Founder of Centre For Skills Development (CSD). He has more than 22 years of experience in the field of Trade, Taxation, Commence & Business Finance. He has worked in various capacities in different organizations in the top management position. Mr. Rahman is an expert in Business modelling, Corporate Affairs, Corporate Tax Management (Income Tax & VAT), Management Audit & Cost Audit. He worked in a National and Multinational Company in Private and Public Limited Company, Government Organization. Mr. Rahman is a regular VAT trainer. Mr. Rahman also travelled many countries. Mr. Rahman is also a Member of Dhaka Taxes Bar Council.



### ii. SENIOR ADVISOR



Mr. Azizullah is a Fellow Member of the Institute of Cost Management Accountants of Bangladesh since 1990. He is also serving as the Financial Adviser of Pioneer Casual Wear Ltd, and Senior Financial adviser at Saifur & Enayet Associates. During his long service life, Mr. Azizullah has gone through practical experience regarding Finance, Accounts, Audit Consultancy, and Taxation related services over his 40 years glorious service life. He provided advisory services to Multimode Group, Concord Group, NASSA Group of Companies, A.K. Khan Group, Sheba Telecom (Pvt.) Ltd and Philips Bangladesh Ltd

### iii. MR. JAHANGIR HOSSAIN FCMA, CONSULTANT

Mr. Hossain was born in 1970 in a Muslim Family at Chandpur District.



He is a Science Graduate and passed Cost & Management Accountancy degree in the year 1997 from ICMAB. He is also a fellow member of the same Institute. He has 22 years of experience in Accounts, Finance & Costing based senior management positions in a different group of companies like Sinha Textile group, Concord Group of Companies & Group Reedisha (concern of Kohinoor Chemical Company BD Limited). He is very much capable of planning

business strategies. Mr. Hossain also worked as a freelance financial consultant for a long time. Mr. Hossain also engaged in various social activities. Mr. Hossain is also Chairman of Hi-Tech Agro Products Limited.

### iv. MR. MD MOKBUL HOSSAIN FCMA, CONSULTANT

Mr. Hossain comes from a noble Muslim family. He is a pragmatic leader and a professional consultant in the field of Financial Management, Audit and mitigate the Government and Statutory Audit objections complying the Financial rules and procedures. He obtained Master's Degree in Accounting with Honours from Rajshahi University. He is a qualified Cost and Management Accountant. Mr. Hossain has over 35 years of professional experience in the field of



Financial Management, Management. Mr. Hossain served in different organization and hold very responsible position. He got training in different courses and participated in different National & International seminar, workshop & conferences. He served in the University of Science & Technology, Chittagong (USTC) as Treasurer, in North South University (NSU) for long 12 years as Director Finance and in ICMAB as Additional Director Finance and gathered immense experience and Knowledge in maintaining financial records pursuing relevant procedure **to face the Government & statutory Audit**. Mr. Hossain has built a successful career in Financial Management strategy and innovation, group leadership, personnel development in the respective field.

A passionate and driven individual, Mr. Hossain believes in cumulative success and gauges his own achievement by seeing the success of the people he served and the society as well.

## V. MOHAMMAD SHAHEED, M.Com, DAIBB, FCA, FCMA



**Mr. Mohammad Shaheed** is a Fellow Member of The Institute of Cost & Management Accountants of Bangladesh (ICMAB) & The Institute of Chartered Accountants of Bangladesh (ICAB) and qualified in the years 2004 & 2007 respectively.

As a professional accountant, he always focuses on the professional development of his team members and is a visionary person to uphold the professional image in the business sector. He attended a good number of professional development programs arranged by the ICAB, ICMAB & other international organizations. He held various positions in the Regional Sub Committees of ICMAB, ICMAB- CBC & ICAB-CRC and delivered lectures to the students of different educational & professional institutes including ICMAB & ICAB. He presented a number of resourceful papers at the CPD programs arranged by both institutes.

Mr. Shaheed renders various professional services to local and foreign clients especially project set up in the Export Processing Zone areas in Bangladesh mainly CEPZ, KEPZ. He is actively working on the Transfer Pricing & Tax Holiday facilities for the industries set up in the Special Economic Zones and engaged in arranging short-term & long-term foreign funds for the export-oriented industries & other reputed business organizations.

At present, he is engaged with **Khan Wahab Shafique Rahman & Co.**, Chartered Accountants as **Partner & In charge of Chattogram Branch Office**. Earlier he was the Senior Partner & of Chattogram Branch office from 2012 to 2018 of Ahmad & Akhtar, Chartered Accountants.

## **VI. REZA HUMAYUN MORSHED HAYAT, FCA, FCMA, STRATEGIC PARTNER**

Mr. Reza Humayun Morshed Hayat, FCA, FCMA qualified from the Institute of Chartered Accountants of Bangladesh (ICAB) in 2008. In addition, he also qualified from the Institute of Cost and Management Accountants of Bangladesh (ICMAB) in 2004. He completed his article-ship from Hoda Vasi Chowdhury & Co., Chartered Accountants, Chittagong. Prior to joining as partner of Habib Sarwar Bhuiyan & Co. he worked as the Head of Audit & Head of Accounts of Aramit Group and Deputy General Manager of Jamuna Group. He has also served as a consultant of Ahmad & Akhtar.



## **VII. A.E. MUHAMMED ALI CHOWDHURY FCMA**

Worked as a Finance Director in Bangladesh Jute Mills Corporations (BJMC) and at presently work as a Senior Advisor of Saifur Enayet & Associates. Having vast experience to liaison with Mistry of Finance and Controller of Auditor General (CAG). Mitigate lot of CAG Audit objection. Active participation as a member of High Power Enquiry Committee on 'Share Scam' in Bangladesh in 1996 formed by Government and Bangladesh Securities and Exchange Commission.



Writing replies of the questions of National Assembly on matters relating to BJMC. Making liaison and co-ordination with different Ministries and Parliamentary Sub-Committees and writing of different parliamentary sub-committee reports on matters relating to BJMC. Preparation and supply of Data and Report for World Bank and IMF Mission. Mr. Chowdhury travelled lot of countries for official work. Worked as a member of Wages and Productivity Commission, 2009 formed by Government of Bangladesh.



**VIII. MD. SALAHUDDIN ACMA**  
**Associate Director, Saifur Enayet & Associates**

Mr. Salahuddin is a dynamic and young professional from ICMAB and he has gather 12 years' experience in different field including Garments, Textile and Pharmaceuticals Industry. He is hardworking and motivated Business Analyst who has acquired extensive knowledge in the field through the study of Business & Management at professional level and previous work experience in establishing business requirements, performing gap analysis, designing business processes and implementing system improvements to increase productivity and reduce cost. Additionally, he has strengthened in experience involving a multitude of analytical tasks. His major clients is Viyellatex Group, M & J Group, The ACME Laboratories Ltd, Opex & Sinha Textile Group. Mr. Salahuddin is experienced with the environment of different ERP system (i.e. SAP FI Module, MySQL Database, Oracle 10g)



**IX. MR. BADAL KUMAR KARMOKER, B.SC ENGINEER( MECHANICAL)**

**Consultant-Technical**



Mr. Badal Kumar Karmoker is a brilliant student from his childhood. He got lot of scholarships in his academic feat. Mr.Badal has completed his B.Sc Engineering from BUET. After passing he has started a job in Textile Industry and during his career, he served a lot of companies. Mr. Karmoker is also a freelance consultant in the Textile and garments industry. He served in 15 years in different organizations in a various capacity like Shinha Textiles, Opex Group, as production Engineer, Mother Textile(Spinning Mill) as Maintenance Engineer, Delta Group, Planning Manager, Epyllion Group, PMC Manager, JNG Fashion Fabrics Ltd., AGM, Wisteria Textiles Ltd. Project Manager, GM(Planning & Operation), Dresden Textiles Ltd.,

GM (Planning & Operation). Mr. Karmaker also worker as a consultant in Blue Planet Knit Composite Ltd. MEP consultant of Amant Shah Knit Composite Ltd.

### **AUDIT ASSISTANT:**

We have 20 audit students those who are in expert in field level audit. All of the Audit Team are the Students of ICMA and have practical experience.

### **SERVICES WE PROVIDE:**

We always define the scope of work and requirements of the work to fit management needs. Tasks also are defined according to the nature of business, requirements, and timeframe of the work. Here are some of the snapshots of our professional activities:

### **INTERNAL & EXTERNAL AUDIT**

Creating value that makes a real difference to a client's business is basic to our audit approach. The service we deliver matches strict compliance requirements with our clients' needs to run a successful business, whether it, be small or large, privately owned or listed. This means minimizing any disruption caused by the audit process and maximizing the potential to bring you meaningful insights on activities and financial controls within the business.

All work is overseen by a consultant to ensure the highest levels of service and all work is carried out by a highly experienced and qualified audit manager and members of our dedicated audit department.

Auditing large groups to individual companies mean our expertise is diverse, whether applying GAAP, IFRS, or IAS; we have the technical expertise to assist in any assignment.

### **CERTIFICATION ON COMPLIANCE OF CORPORATE GOVERNANCE:**

We are a very good number of technical personnel who are versatile with the laws and regulations relating to BSEC, DSC, CSE, and companies' law. Our technical personal have good experience in certification on compliance of Corporate Governance. Our firm also gives pre-audit service in this compliance matter.

### **INCOME TAX ASSESSMENT & PLANNING**

Taxation is always a highly complex issue and always changing. It is something that affects everyone's life. It is a factor that is considered for all our clients whether we are performing services for a company, a business or an individual.

Our consultants have previous experience drawn from international and small practices and are qualified accountants and income tax practitioners (ITP). Our tax services are divided broadly into the following categories:

- ✓ Tax Investigations
- ✓ Present Tax Services
- ✓ Corporate Tax
- ✓ Personal Tax
- ✓ Tax Deducted at Source
- ✓ Tax Planning
- ✓ Tax Return
- ✓ Filing of e-TDS Returns & E>Returns
- ✓ Attending Tax Audit
- ✓ Appearing before the DCT, CT Appeal, Tribunal etc

### **VALUE ADDED TAX (VAT)**

Value-added tax is one of the most complex and onerous tax regimes imposed on businesses - so complex that many businesses inadvertently overpay or underpay VAT. The ever-widening scope of VAT, the constant stream of detailed changes to the regulations, and the ever-growing demands of Customs and Excise call for a trained professional eye to ensure that you do not fall foul of the regulations and do not pay the Exchequer more than you need to! We provide an efficient cost-effective VAT service, which includes:

- ✓ Assistance with VAT registration
- ✓ Advice on VAT planning and administration
- ✓ Use of the most appropriate scheme
- ✓ VAT control and reconciliation
- ✓ Help with completing VAT returns
- ✓ Planning to minimize future problems with Customs and Excise
- ✓ Negotiating with Customs and Excise in disputes and representing you at VAT tribunals

### **ACCOUNTANCY SERVICE**

Our experienced team provides a broad accounts preparation service for all clients, irrespective of business size or complexity. Clients include sole traders, limited companies, and partnerships who call on us to provide a reliable, fast, and effective service.

Ultimately, our aim is to help clients maintain good records throughout the financial year to make the process as simple and cost-effective as possible. We help clients comply with all their obligations, preparing accounts for shareholders, the Inland Revenue, and abbreviated accounts for companies' houses as part of our comprehensive service.

Our firm is highly computerized and we can assist you to computerize your accounting department too. We will help you choose the most appropriate software and help you get it up and running, tailored for your company where necessary, and then provide some training and ongoing support until you can run independently.

### **PAYROLL SERVICE**

Administering your payroll can be time-consuming and burdensome, diverting energy and resources from the core activities of your business. And the task is made all the more difficult by the growing complexity of taxation and employment legislation and the accompanying regime of penalties for non-compliance.

We have dedicated staff that can relieve you of this burden by providing a comprehensive and confidential payroll service, including

- ✓ Customized pay slips
- ✓ Summaries of payroll costs by department, cost center and company
- ✓ Administration of PAYE, statutory sick pay, statutory maternity pay, etc
- ✓ Completion of statutory forms, including yearend returns, to issue to your employees and submit to the National Board of Revenue
- ✓ Summarizes and analysis of staff costs
- ✓ Administration of incentive schemes, bonuses, and ex-gratia and termination payments Administration of pension schemes, etc.
- ✓ Tracking loans, holiday pay, maternity pay, and sick pay.

### **BUSINESS SUPPORT & OUTSOURCING:**

Everyone knows that a successful business must plan ahead, but all too often the pressures of keeping the business going on a daily basis mean that strategic planning is not given the attention it needs. The result is often rushed judgments, over-or under-capacity, or missed opportunities.

Most people who start-up in business do so because they have a good business proposition and the enterprise and commitment to see it through, not because they are experts in the legal, financial, and fiscal aspects of running a business. Indeed, these matters can often seem daunting, and even off-putting, to the budding entrepreneur. The good news is that you do not need to be an expert in these fields to succeed in business. All you need is the support of a team of trained experts. That's where we fit in. Bring us your business ideas and we'll help you to evaluate them in a constructive and realistic manner. We can also help you:

- ✓ Decide on the most suitable structure for your business - sole trader, partnership, or limited company
- ✓ Prepare a business plan, cash flow projections, budgets, and trading forecasts

- ✓ Assess your finance requirements, advise on the best sources of finance, and draw up the necessary proposals
- ✓ Establish a good working relationship with your bank
- ✓ Complete any registration procedures with Companies House, Inland Revenue, or Customs and Excise
- ✓ Deal with company secretarial issues
- ✓ Set up a recording system for your internal use and for complying with statutory requirements

### **COMPANY SECRETARY SERVICES:**

The most important thing you need as a busy business owner is to use up valuable time and resources making sure you are complying with the Companies Act. Moreover, with company legislation changing at the rate it does, you need to be sure you are fully aware of how the changes affect you and your fellow directors.

We can give you complete peace of mind in this area by carrying out your company secretarial duties for you.

### **OUR SERVICES INCLUDE:**

- ✓ **Corporate Governance Audit**
- ✓ Company formations (Local, Partnership, Sole trader, Foreign Invested Company, etc.)
- ✓ Obtain different legislative certificates to run the business (Board of Investment, Central Bank, Trade License, IRC/ERC, TIN, and Permission from CCCE, etc.)
- ✓ Preparation and filing of statutory returns
- ✓ Preparation of all documentation related to minutes and resolutions
- ✓ Maintenance of statutory books
- ✓ General advice on company law
- ✓ Acquisitions & Disposals

Sometimes the best way to improve your competitive position in the marketplace is through a merger or acquisition. Not only is this a complex and time-consuming process, if it is not well researched and skillfully negotiated it could make matters worse, not better.

This is definitely a situation where you need the support and assistance of trained professionals. We can help you:

- Identify potential targets for M&A
- Screen targets for suitability
- Prepare a negotiating strategy
- Raise the necessary capital
- Develop an integration plan
- Optimize the tax and financial position of the combined enterprise

At other times you may decide to improve your profitability through a disposal. Again, we can help with valuing the assets, finding suitable purchasers, and negotiating the sale.

### **LEGAL/ REGULATORY SERVICE:**

We provide a broad range of legal and regulatory services to assist our clients, from representation in Tribunals or in acquisitions, to project management, dispute resolution, and training in alliance with associate law firms.

We understand the complexities and regulatory requirements of numerous regulatory bodies, including the Financial Services Authority, Solicitors Regulation Authority, Health and Safety Executive, Trading Standards, and the Environment Agency. As we are a professional accountancy firm, our advice and reports are subject to legal professional privilege.

### **HR CONSULTANCY:**

“Saifur Enayet & Associates” is one of the country's leading independent firms of Professional Accountants and Business Advisers. Our focus is to become our client’s trusted adviser, supporting the growth and profitability of their business, with the aim of assuring clients we will always deliver the right solutions for their unique situation.

Our team of HR and legal experts are here to offer support and guidance on any HR issue from Recruitment to terminations, including:

- ✓ Recruitment and Selection
- ✓ Induction
- ✓ Equal Opportunity
- ✓ Discrimination
- ✓ Holiday entitlements and procedure
- ✓ Short and long term sickness/absence
- ✓ Grievance & disciplinary
- ✓ Maternity and paternity
- ✓ Flexible working
- ✓ Harassment and Bullying
- ✓ Working time regulation
- ✓ Employment benefits

### **FINANCIAL PLANNING:**

Whether yours is a new or a mature business, ensuring that you have the necessary finance is essential for achieving your objectives. Indeed, one of the most common causes of business failure is badly structured or inadequate financing. The services include:

- ✓ Wealth management
- ✓ Conduct a feasibility study of your projects

- ✓ Decide on the most suitable sources of finance - personal capital, bank overdraft, long-term commercial loans and mortgages, national and regional agencies, venture capital, or equity capital
- ✓ Prepare the necessary business plan, forecasts, prospectuses, etc.
- ✓ Present your proposals to your chosen finance source
- ✓ Arrange a disposal, merger/acquisition, or management buyout/in
- ✓ Mortgage and loan finance
- ✓ Savings and investment
- ✓ Estate planning
- ✓ Protection policies for sickness and death
- ✓ Retirement planning

This is an important additional service as it will provide you with ‘one stop’ advice on all financial matters, and for us, it gives a greater insight into your goals and ambitions for the future, which we can be instrumental in helping you to achieve.

### **MANAGEMENT CONSULTANCY:**

Few businesses can afford to employ specialists and experts who can address all the complex issues and challenges faced by management – be they strategic, tactical, or operational. To help our clients address these challenges we can provide insight and expertise using professionals who are likely to have faced and overcome similar or analogous situations.

Our consultancy support is based on an approach whereby we:

- ✓ Listen to the client and those impacted by the issue or opportunity to be addressed
- ✓ Assess the situation, propose an approach and agree on a way forward; and only then
- ✓ Commence the delivery of solutions designed to resolve or manage the problem(s) identified, in a focused and deliberate way

### **INCORPORATION & FUNCTIONING OF FOREIGN COMPANIES:**

Whether you are an overseas business looking to set up operations in Bangladesh, “Saifur Enayet & Associates” has the expertise to help you. You can benefit from our wealth of experience in assisting both businesses and individuals with their international needs.

For companies, we offer a wide range of services that can be scaled to fit the extent of your activities and adapted to suit you as your requirements change. Our extensive links with other professional firms, trade bodies, banks, and financiers mean that we will make your entry into or expansion from Bangladesh as smooth and as easy as possible for you. So, we can help you gather all necessary documents and permissions for incorporation in Bangladesh as a fully owned Foreign Investment and also can set, structure the standard operating system for the smooth functioning of the organization.

Company legislation requires businesses to perform many administration tasks that take up a lot of valuable company time. The last thing you need as a business owner is to be stressed out trying to ensure you are complying with the Companies Act 1994.

The possible threat of penalties for failing to keep up with the changing rules is too great a risk to take. Here, we are able to relieve this burden for you. Our services include:

- ✓ General advice on company law
- ✓ Company formations
- ✓ Filing of annual returns on your behalf
- ✓ Preparation of all documentation related to minutes and resolutions
- ✓ Maintenance of statutory books
- ✓ Assistance in changes of directors, shareholders, addresses, and office details
- ✓ Bonus Issues
- ✓ Share transfers
- ✓ Registered Office Facility

#### **INTERNATIONAL LIAISON & BRANCH FORMATION:**

The liaison office acts as a channel of communication between the principal place of business or head office and entities in Bangladesh. The liaison office cannot undertake any commercial activity directly or indirectly and cannot, therefore, earn any income in Bangladesh.

Its role is limited to collecting information about possible market opportunities and providing information about the company and its products to prospective Bangladeshi customers. It can promote export/import from/to Bangladesh and also facilitate technical/financial collaboration between a parent company and local companies.

Saifur Enayet & Associates has a good track record with its foreign clients of maintaining the local legal requirements to run these organizations smoothly.

#### **FOREIGN INVESTMENT FUNCTIONS:**

We provide a service in Bangladesh that helps foreign companies set up their business here and expand their business operations by opening doors to new business opportunities within the Bangladesh Market. We assist with all the government regulations and licenses and provide professional expertise in entering any market within Bangladesh.

“Saifur Enayet & Associates” provides customized solutions that help



companies reduce the entry risk and compress the gestation time period for achieving break-even point and profitability in a minimum time period.

**“Saifur Enayet & Associates”** can do the following for you:

- ✓ Help with information tailor-made to your business area.
- ✓ Advise you about the best place to locate your business.
- ✓ Introduce you to the most relevant organizations, government agencies, and BEPZA, the agency responsible for the export processing zones (EPZ).
- ✓ Help you register your investment intentions with the BOI (unless your investment qualifies to be best located in an EPZ), so that you are eligible for all the various incentives on offer you need.

### **PERFORMANCE AUDIT:**

Performance audit offers management invaluable insights into their organization’s operations by assessing how successfully objectives are being met. These observations in turn enable management to refine systems and further improve performance.

A performance audit is an independent evaluation of the measures implemented by management to ensure the efficient, effective and economic use of resources. A performance audit differs from the other audit functions that public sector organizations must already perform each year:

- ✓ The external or statutory audit performed in accordance with relevant auditing and accounting standards
- ✓ The internal audit which is control and risk-focused
- ✓ The audit of performance information which is a statutory obligation of the Auditor-General looks at performance against predetermined objectives.

### **ASSET MANAGEMENT & VALUATION:**

“Asset management & valuation” is not a once-a-year exercise to satisfy auditors. It is crucial to sustainable service delivery and maximizing value to be delivered from assets!

We assist and work with municipalities in dealing with their asset management challenges by:

- ✓ Providing GAAP compliant fixed asset registers
- ✓ Performing asset verifications
- ✓ Performing condition assessments
- ✓ Providing our asset management system
- ✓ Striving to improve co-ordination across the departments in different cities/ areas and the office of the CFO to break down the silo effect and improve asset management
- ✓ Assisting with the answering of asset-related audit queries

- ✓ Advising on asset optimization and alignment to service delivery requirements
- ✓ Providing training in asset management and related concepts
- ✓ Developing and/or advising on policies and procedures
- ✓ Valuation of assets as per market condition at a required period of time

### **BRAND SURVEY, PRODUCT RESEARCH & PROMOTION:**

Understanding customer perceptions of your business and products stands at the heart of brand awareness. Protecting, redefining, and building your brand can pose a daunting task to even the savviest marketers. Our market research surveys provide valuable intelligence as to your company's marketing presence and the strength of your brand recognition--information that is critical to the success of your business.

### **DATABASE DESIGNING AND IT CONSULTING:**

The computer has become an essential element in modern-day business. To keep up with the technological advancement all over the world our clients have been putting tremendous effort in computerizing their financial management departments. At Saifur Enayet & Associates, we have come forward in time to make the transition from a manual system to a computer environment smooth for our clients. Our world-class computer consultants have several years of experience in database designing, implementation, and training in four different countries of the world including the UK and Germany. We serve our clients in every field of computer-based information systems - from office automation to data entry, we give our clients the service they want.

### **OUR PROFESSIONAL CONTRIBUTIONS:**

We are providing our Advisory and Consultancy services in the field of Accounting, audit, Management, Corporate Governance and taxation to the different organization for their development as well as the economic development of the country.

For your information and best understanding we furnished bellow some name of our valued clients.

SL No	Name of the Company	Nature of the Company
01	Teletalk Bangladesh Limited	Telecom Industry
02	BRB Group	Cable, Hospital, Securities etc.
03	Ruler Power Development Company Limited (RPCL)	Power Generation

SL No	Name of the Company	Nature of the Company
04	Dhaka Electric Supply Company Limited (DESCO)	Power Distribution
05	RPCL NORINCO Power Company Limited (RNPL)	Power Generation
06	Zeal Bangla Sugar Mills Limited	Manufacturing
07	Al Arafah Islami Bank Limited	Financial Institute
08	Standard Bank Limited	Financial Institute
09	FAS Finance & Investment Limited	Financial Institute
10	Bangladesh Industrial Finance Company Limited (BIFC)	Financial Institute
11	Institute of Water Modelling	Service
12	Square Fashion Limited	Garments
13	Rangpur Sugar Mills Limited	Manufacturing
14	Sayeman Beach Resort Limited	Hotel
15	Suvastu Development Limited	Real Estate
16	Rahim Textile Mills Limited	Textile
17	Zenith Islami Life Insurance Limited	Insurance
18	Marico Bangladesh Limited	Manufacturing
19	Alpha Islami Life Insurance Company Limited	Insurance
20	Hotel Penunsula Chittagong	Hotel
21	Eastern Cables Limited	Manufacturing
22	Maksons Spinning Mills Ltd	Textile
23	Metro Spinning Mills Ltd.	Textile
24	Nabil Group of Industries	Agro, Trading, Import
25	Save the Children Bangladesh	NGO
26	North South University	Education
27	ICMAB Bangladesh	Education
28	Bangladesh Jute Corporations	
29	Delta Hospitals Limited	Dredging Company
30	BRB Hospitals Limited	Hospital
31	GasMin Limited	Real Estate
32	Show Motion Limited (Bashundhara Cineplex)	Entertainment
33	AB Securities Limited	Securities
34	BRB Securities Limited	Securities
35	URMI Group	Textile & Garments
36	Sky City Hotel	Hotel & Tourism
36	Coral Reef Properties Limited	Real Estate
38	Johny Group of Textiles	Dyeing & Printing
39	Nilkamal Padma Plastics Pvt. Limited	Manufacturing
40	Mount View Health City Limited	Hospital
41	Elegancies Properties Limited	Real Estate & Developer

SL No	Name of the Company	Nature of the Company
42	Hi-Tech Agro Products Limited	Agro Industry
43	Dresden Textiles	Knitting & Garments
44	MNS Sweaters	Knitting & Garments
45	Miracle Industries Limited	Manufacturing
46	ADN Distributions Limited	Service
47	Anlima Yarn Dyeing Ltd.	Textile
48	Accord Holdings Limited	Real Estate
49	Matrix Firm Limited	Agro Processing
50	Matrix Asia Trading Limited	Import & Trading
51	Tech Valley Distribution Limited	Computer & Accessories
52	Bangladesh Seed Associations	Association
53	FARMm Corporation Limited	Trading
54	Biotech Innovation	Engineering
55	Innotech Holdings Limited	A five Star Hotel at Hi-tech Park, Sylhet
56	BASIC Shirts Limited	Garments
57	Redisha Kinitex Limited	Garments

In addition to the above-mentioned clients, I have to deal with all critical matters regarding VAT on behalf of a client of Khan Wahab Shafique Rahman, Chartered Accountants, Chittagong Branch as their VAT Advisor.

### **WHY DO BUSINESSES CHOOSE US**

Choosing a professional is an important decision for any business. “Saifur Enayet & Associates” can provide you and your business with quality service, designed for your needs in a location and at a time to suit you without the price tag to match. Here are just some of the reasons why you should consider us:

#### **1. Professional & trusted advice:**

In “**Saifur Enayet & Associates**”, we value every customer’s need whether notable or minor. Our consultants are from professional bodies and well conversant with local laws and regulations, i.e. tax, company law, any other regulatory functions. Professionals here are committed to continuing education to stay in the know about the latest accounting techniques and regulations.

#### **2. Attentive to details:**

Our experienced professionals are always ready to listen to you with flexible timings (to suit your needs) & flexible venues. We can come to you or we can offer one of our states of art training centers, comprehensive documentation, and proper guidance to best suit your requirements.

#### **3. Ability to handle critical business issues:**



Professionals working for different organizations are very much familiar with the business changes and trends and can guide you with proper knowledge, create new ideas to face the adverse situations for business to overcome, and run on the track.

**4. Premier administrative support:**

“Saifur Enayet & Associates” believes in customer growth. For this, while engaging with a client for a specific support service, we care about other services to be completed fairly in time.

**5. Value for Money:**

We are here a group of professionals in the business to look after everything of clients’ requirement. We care about the money they spend on business operation, development, appraisal, and each and every transaction. That’s why we provide a very competitive service that takes account of the mix of quality, cost, and resource use, fitness for purpose, timeliness, and convenience to judge whether or not, when taken together, they constitute good value to the organization.

**6. Peace of mind:**

You get peace of mind knowing that your business transactions are dealt with by a professional committed to providing the best service and ensuring your safety and satisfaction.

**THE WAY FORWARD**

Saifur Enayet & Associates ensures all our valued clients provide their best professional services with utmost sincerity and integrity. We are committed to fulfilling organizational desires and keeping all information collected in the course of the work strictly confidential.

We shall look forward to hearing from you on your desired type of service and following that we shall provide our service proposal. We appreciate this opportunity to be of service to ever-developing business organizations.

**With Best Wishes**

**SAIFUR ENAYET & ASSOCIATES**  
(Cost & Management Accountants)

The Institute of Cost and Management Accountants of  
Bangladesh

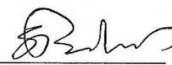


RENEWAL OF CERTIFICATE OF PRACTICE

The Certificate of Practice No. 124 granted on October 22 2003  
to Md. Saifur Rahman of Saifur Enayet & Associate  
for the period from October 22 2003 to June 30 2018 is hereby renewed for the period  
from July 01 2018 to June 30 2019

Given under the hand of the President and the seal of the Institute at Dhaka this day  
of 27th January 2019 2000

  
Secretary

  
Member of the Council

  
President



**The Institute of Cost Accountants of India**  
(Statutory body under an Act of Parliament)

*This is to Certify that*

*Mr.Md. Saifur Rahman, FCMA, Principal & CEO*

*of Saifur Enayet & Associates*

*has actively participated in the Programme*  
*on Practical Exposure to Cost Audit - Maintenance of Cost*  
*Records, Information Analysis and Preparation of Report Thereof*

*held during 03-08 August, 2019 at New Delhi*

*Date 08 August, 2019*



**Chairman**  
Professional Development &  
Members' Facilities Committee



**President**

Form ICAB-15

ZAHIR AHMED & CO  
CHARTERED ACCOUNTANTS

CERTIFICATE OF COMPLETION OF SERVICE UNDER ARTICLES  
[Bye-Laws 77(1) (a) and 80 (b)]

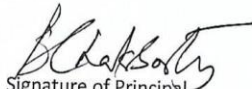
I, Bhudhar Chakraborty FCA of Zahir Ahmed & Co, Chartered Accountants, 22, Dilkusha C/A, Dhaka do hereby certify that Md Saifur Rahman served as an article student under Late Md Mohibullah FCA of Mohibullah & Co and under me in accordance with The Bangladesh Chartered Accountants Bye Laws 1973 for a period of 3 (three) years from 01 May 2014 to 30 April 2015 that his progress was satisfactory and that to the best of my knowledge he bears a good moral character.

I further certify that during the above mentioned period the articled student was given leave for 180 (one hundred and eighty) days.

The Articles was duly registered with the Bangladesh Chartered Accountants of Bangladesh vide registration No.22614/13.



Dhaka,  
Dated 02 May 2015

  
Signature of Principal  
Enrolment No. 599

  
Signature of Articled Student





ঢাকা উত্তর সিটি কর্পোরেশন  
www.dncc.gov.bd  
(রাজস্ব বিভাগ)

ফরম নম্বর -

লাইসেন্স ইস্যুর বিবরণ		
ওয়ার্ড নম্বর	ইস্যুর ক্রমিক নম্বর	ইস্যুর তারিখ
৩	৯০৮৮৬৩	০৪/০২/২০১২



**ট্রেড লাইসেন্স**  
(TRADE LICENCE)  
No : 198863



স্থানীয় সরকার (সিটি কর্পোরেশন) আইন ২০০৯-এর ধারা ৮৪-এর প্রদত্ত ক্ষমতাবলে সরকার প্রণীত আদর্শ কর তফসিল ২০১৬ এর ১০ নং অনুচ্ছেদ অনুযায়ী ব্যবসা, বৃত্তি, পেশা বা শিল্প প্রতিষ্ঠানের উপর আরোপিত কর আদায়ের লক্ষে নিম্ন বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে এ ট্রেড লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ.....

- ১। মালিকের নাম : মোঃ আশ্ফুজুর রহমান
  - ২। পিতার নাম : মোঃ শাহাবুজ্জামান
  - ৩। মাতার নাম : মোঃ আলীয়া বেগম
  - ৪। স্বামী / স্ত্রীর নাম :
  - ৫। মালিকের ঠিকানা :  
বর্তমান বসবাসের ঠিকানা : স্থায়ী/রেজিস্টার্ড ঠিকানা :  
হোল্ডিং নং : ৬৩ হোল্ডিং নং / গ্রাম : কালিঘুরি ক  
রোড নং : ০৩, মে-০৩, উত্তরা, ঢাকা রোড নং / পোস্ট অফিস :  
থানা : বাউপান পটুয়াখালী থানা :  
ঢাকা (পোস্ট কোড) জেলা :
  - ৬। ব্যবসা প্রতিষ্ঠানের নাম : আশ্ফুজুর এমসিএস এন্ড অস্বাসি সেন্টার
  - ৭। পরিশোধিত মূলধন (লিঃ কোম্পানীর ক্ষেত্রে) : টাকা
  - ৮। ব্যবসা প্রতিষ্ঠানের ঠিকানা : স্ট্রট-৮৭, নবিলেন এসম সেন্টার (দক্ষিণ), মেক্টর-৭, উত্তরা, ঢাকা  
ফোন : ই-মেইল :  
মোবাইল নম্বর :
  - ৯। ব্যবসার ধরণ : পরামর্শদাতা
  - ১০। আদর্শ কর তফসিল ২০১৬ এর ক্রমিক নং : ২৩৭
  - ১১। ট্রেড লাইসেন্স/নবায়ন ফি (বার্ষিক) : টাকা (অংকে) ৩০০০/-  
(কথায়) তিন হাজার টাকা।
  - ১২। সাইনবোর্ড কর (বার্ষিক) : টাকা (অংকে) ৪৮০/-  
(কথায়) চারশত অষ্টাশি টাকা।
  - ১৩। ইস্যুকৃত চালান : বই নম্বর ৯০৮৮৬৩
- লাইসেন্সধারীর নিকট হতে সকল বকেয়া পাওনা বিবিধ রশিদ নম্বর \_\_\_\_\_, তাং \_\_\_\_\_ এর মাধ্যমে আদায় করা হয়েছে।  
লাইসেন্সটি \_\_\_\_\_ নম্বর ডি.সি.আর. \_\_\_\_\_ বইয়ের \_\_\_\_\_ শং পৃষ্ঠায় লিপিবদ্ধ করা হয়েছে।

লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার  
(নাম ও পদবীসহ সীল)  
মোঃ আকরামুজ্জামান  
লাইসেন্স ও বিজ্ঞাপন সুপারভাইজার  
অফিস-১ (উত্তরা)  
ঢাকা উত্তর সিটি কর্পোরেশন

\* ব্যবসা প্রতিষ্ঠানের সাইন বোর্ড বাংলায় লিখা বাধ্যতামূলক।  
\* সাইন বোর্ডের পরিমাপ সর্বোচ্চ প্রস্থ ৩ ফুট / ২ ফুট এবং  
দৈর্ঘ্য দোকানের পরিমাপ।

ফির কামকর্তা  
মোঃ মিজানুর রহমান  
ফির কামকর্তা  
রাজস্ব অফিস-১ (উত্তরা)  
ঢাকা উত্তর সিটি কর্পোরেশন



Government of the People's Republic of Bangladesh  
National Board of Revenue

Mushak-2.3

Customs, Excise and VAT Commissionerate, Rajshahi  
Rajshahi Division

**Value Added Tax Registration Certificate**

This is to certify that the person whose details are given below is registered under  
Value Added Tax and Supplementary Duty Act, 2012 (Act No. 47 of 2012)

**BIN : 002173937-1101**

Name of the Entity	: SAIFUR ENAYET & ASSOCIATES
Trading Brand Name	: N/A
Old BIN	: N/A
e-TIN	: 334808155370
Address	: Dowlatpur, Paba, Shahmukhdum, Rajshahi; Shah Makdum PS; Rajshahi-6210; Bangladesh
Issue Date	: 22/10/2019
Effective Date	: 01/10/2019
Type of Ownership	: Proprietorship
Major Area of Economic Activity	: Services



*This is a system generated certificate and doesn't require any signature*