

**An Internship Report**  
**on**  
**the Commercial Division of ACI Limited**



**Submitted to**  
**Islamic University of Technology**  
in partial fulfilment of the requirements for the degree of  
BBA in Technology Management

**Submitted by:**  
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**Submitted by:**  
I understand that my final report will become part of the permanent collection of the Islamic University of Technology in partial fulfillment of the requirements of the degree of BBA in Technology Management. My signature below authorizes the release of my final report to any reader upon request.

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## Letter of Transmittal

4<sup>th</sup> September, 2025

Fatima Meher

Junior Lecturer

Department of Business and Technology Management

Islamic University of Technology (IUT)

Board Bazar, Gazipur.

**Subject:** Submission of Internship Report.

Respected Ma'am,

I am hereby submitting the report titled "An Internship Report on the Commercial Division of ACI Limited," partially fulfilling the requirements for the degree of BBA in Technology Management. I was privileged to work under such guidance and supervision. I gave my best effort to depict the details of the company, my responsibilities in the company as an intern, the extent and prospect of the company, etc. very precisely. This chance has made me able to bridge the theories between my knowledge gained from books throughout the past 4 years and real-life practices. I honestly think that the real-life knowledge and experience gathered from this internship have definitely added value to my career and will also help to master the corporate culture in the future.

I expect that my effort will be able to satisfy your expectations. I will be available at any time at your convenient for clarification of any point of this report.

Sincerely yours,

---

Wafi Sajid

ID: 200061154

Business and Technology Management

Islamic University of Technology

### **Declaration**

I, Wafi Sajid, a student of the Department of Business and Technology Management of Islamic University of Technology hereby confirm that the report I am submitting is an indigenous and real piece of article written solely by me under the guidance of Junior Lecturer, Fatima Meher. This article has not been yielded to any other University/College/Organization for any educational stipulation and therefore, fully pleases the university directives and rules with respect to plagiarism and collusion.

I am further undertaking to indemnify the university against any loss or damage that arises from breaking of preceding duty.

Sincerely yours,

---

Wafi Sajid  
ID: 200061154  
Business and Technology Management  
Islamic University of Technology

## **Acknowledgement**

It has been a fantastic chance for me to work on this report. I had to deal with a genuine working community, I had to deal with some more or less significant challenges and I was able to gain a lot of expertise during the course of the project. As a result, I would like to be grateful to everybody who helped me in completing my internship.

My first acknowledgement is for Ms. Fatima Meher, Junior Lecturer, Department of Business and Technology Management, Islamic University of Technology (IUT), who was extremely approachable and helpful in guiding and adjusting the manner this internship was conducted. It is necessary to express gratitude to ACIs Commercial Executive, Sadman Sakib and the whole ACI team for their support.

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## Executive Summary

This internship report depicts and summarizes my experiences as a commercial apprentice at ACI. The reports aim is to provide a clear and precise overview of the company, its different functional departments, and its core duties, how the company runs its business, and my roles in this organization.

ACI is a giant FMCG company with focus on globally scalable products. Our core focus is to meet the need of daily usable products of the customers.

During my internship, I was primarily involved in the commercial team where our core objective was to handle the customs hassles of the company. In this report I will share my experience of working at ACI Limited. From the internship, I have learnt how to conduct work realistically after obtaining theoretical concepts as a business major. This report fulfills the requirement of my degree. A company has to deal with customs and port authority to run its import and export businesses. I have worked on LC related activities and made the company paperless. This report contains the history of ACI Limited. It depicts the current scenario of the business of the company. It provides the information about the background and sister concerns of ACI Limited. It provides tag the information about the company's corporate objectives and corporate strategy. It provides the information of products and services that are produced by the company. It elaborates the commercial practices of the company and the Letter of Credit opening and settlement. It elaborates the general functions of the Commercial Department. It elaborates the mission, tagline of the company. It has information of the partner companies of ACI. This report does analyze the FMCG industry, its market size, rising demand of FMCG products, key takeaways of FMCG products and their benefits. It elaborates the market dynamics by region and diverse industry applications. It strategically assesses the industry using porter's five forces and SWOT analysis. It also discusses about the competitors in the market like Reckitt and Unilever. The report discusses the daily internship main activities. It also discusses the collaborative work environment of the company and the software applications utilized during the internship period. It analyses the firm from company, market and professional point of view. Finally, the report reaches to a conclusion by recommending some changes for the company for the betterment of the company.

**Keywords:** ACI, Commercial Department, FMCG Company, Paperless, Products, Services, SWOT, etc.

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# **Chapter 1. Introduction**

All graduating student from the Business and Technology Management Department is required to engage in the internship program and finish it with the goal of learning how to conduct work realistically after obtaining theoretical concepts as a business major. It is an excellent opportunity for each student to obtain a pragmatic comprehension of the academic information that we have acquired during our four years of undergraduate study. In addition, research should be conducted in order to apply information in a practical manner. I interned at ACI Limited in the Commercial Department. “Handling Customs Hassles” is the title of my report. My supervisor, Mr. Sadman Sakib, Executive-Commercial, acknowledged my report. ACI Limited is a very well and long-standing name in the Bangladeshi FMCG and conglomerate industry.

Nonetheless, they are one of Bangladesh’s most technologically sophisticated enterprises, constantly striving to innovate higher quality goods and services. ACI has a strong tradition of over 33 years and creates world-class class consumer products for all types of consumers as well as providing superior services. The following report details my experiences of working in ACI Limited’s Commercial Department from January 27<sup>th</sup> to May 19<sup>th</sup>. I have described how I went through the experience of implementing all of the knowledge I gained throughout my undergraduate life in ACI Limited, how much similarity and difference I found between the two areas, and what I learned over a three-month period that could enhance my skills and help me in the future. The study’s major goal was to investigate and evaluate ACI Limited’s Commercial systems and performance.

### **1.1 Origin of the Report**

This report fulfills a prerequisite for my Bachelor of Business Administration (BBA) program, specifically the internship component. I completed my internship at ACI Limited. This internship provided valuable experience. My internship focused on handling customs hassles, working with banks for LC related activities and making the company paperless.

### **1.2 Purpose of the Study**

A company has to deal with customs and port authority to run its import and export business. It has to deal with banks to create Letter of Credit or LC for doing international business. It has to

maintain relation with both a domestic bank and a foreign bank. It has to make the entire company paperless for automating the office.

### **1.3 Objective of the Study**

#### **Primary Objective**

The focused objective of the report is to outline the knowledge and understanding that I have acquired throughout my internship phase, over a period of three months, and also evaluate the commercial procedures and performances of ACI Limited.

#### **Secondary Objectives**

- Attain knowledge on the operations of a Commercial department.
- To learn how an organization carries out their day to day customs hassles and commercial activities.
- To learn about the organizational culture through interaction with its people.
- Get a holistic overview of an organization, its work environment, and its culture.
- Contributing as much as possible to the section I had been assigned to. To meet the prerequisite of the apprenticeship program under my BBA in TM program.

### **1.4 Methodology**

Through execution of primary and secondary data, the report was formed. The primary data constituted of the experience gained by working in the Commercial Department of ACI. Secondary data were accumulated from various sources, including formal questions, personal interviews, yearly reports, prospectus, article, and previous news snippet.

### **1.5 Limitations of the Study**

Although the report does not have many constraints there is currently one core constraint in the report. Maintaining confidentiality is a crucial aspect for any organization. I was unable to provide a lot of data in the report since they are very confidential

## **Chapter 2. Company Overview**

## 2.1 History

In 1968, a British multinational company named Imperial Chemical Industries, established a branch of their company in the then East Pakistan. After the independence gained by Bangladesh in 1971, the company embodied itself as ICI Bangladesh Manufacturers Limited in 1973. On 5 May 1992, ICI became Advanced Chemical Industries (ACI) Limited by divesting its investments in Bangladesh to Bangladeshi management. Currently ACI has 4 strategic business units, 'Health Care', 'Consumer Brands Division', 'Agribusiness Division' and 'Retail Chain Division'. (ACI Limited, n.d.)

## 2.2 Current Scenario

ACI currently has 11,267 employees and its head office is in Tejgaon. Our main income comes from consumer goods business. We export products and also import product such as Yamaha bike. We have a very formidable team and we are going through hyper growth.

## 2.3 Board of Directors

*Table 1. Board of Directors of ACI Limited*

Sl. No.	Designation	Name
01	Chairman	Mr. M. Anis Ud Dowla
02	Managing Director	Dr. Arif Dowla
03	Directors	Mrs. Susmita Anis Mr. Golam Mainuddin Abdul Muyeed Chowdhury Mr. Anisuddin Ahmed Khan Mr. Juned Ahmed Choudhury

### **Mr. M Anis Ud Dowla, Chairman: ACI Limited**

The Chairman of ACI Group, Mr. M Anis Ud Dowla, is considered one of the most successful personalities in the Bangladeshi business community. He has a high profile among the businessmen in Bangladesh. He has played different roles in different capacities in the business community and leadership in Bangladesh. Prior to ACI, he served in the British Oxygen Group of

UK in Pakistan, Bangladesh and Kenya for 27 years. He was the Managing Director of British Oxygen Group Bangladesh for 12 years. He was suited as the Group Managing Director of the three ICI companies in Bangladesh. He had the experience of working with two British multinationals for over 32 years and thus continued to maintain the multinational culture and management style in ACI, giving importance on standard, capacity and customer satisfaction and services. In 1977, 1978, 1995 and 2010 he was the president of, Metropolitan Chamber of Commerce & Industries, Dhaka. He also contribution the field of industrial relations of this country. He was named as the President of Bangladesh Employers' Federation for the terms 1975-1976, 1976-1977, 1991-1992, 1992-1993, 2003-2004, 2004-2005. He is currently the President of Bangladesh Seed Association, the Chairman of Pioneer Insurance Company Limited and Director of the Credit Rating Agency of Bangladesh, a member of the Board of Trustees of the Independent University of Bangladesh and the President of Bangladesh Association of Publicly Listed Companies.

**Dr. Arif Dowla, Managing Director: ACI Limited**

Dr. Arif Dowla became the Managing Director of ACI limited in June 2005. Before that, He was the Deputy Managing Director of ACI Limited from September 2000. He is the effective head of the company who manages the ACI group with proper delegacy of power, responsibility and accountability while the heads of all strategic business units directly report to him. He has contributed greatly in the enhancement of industrial and agricultural sector of the country. His techniques, strategies and linkages have broadened the group business resulting ACI a largest turnover-based conglomerate in Bangladesh. He received his PhD in Mathematics from University of California, USA. He has the membership of the American Mathematical Society and the Society of Quantitative Analyst, New York. He has the honor of being included in the Forum of Young Global Leader Honorees 2009 by World Economic Forum. He is also discharging his duties as the Honorary Consul of Belgium in Bangladesh since September 2013. He is the Chairman of ACI CO-RO Bangladesh Ltd, a joint venture between Denmark and Bangladesh. He holds the position of Director of Mutual Trust Bank Limited and held the position of Chairman of the Bank from 2012 to 2014. He was also the director of Pioneer Insurance Company Limited (2002-2009). He holds the position of a Director of Metropolitan Chamber of Commerce and Industry. He is also the Managing Director of ACI Logistics Limited and Stochastic Logic Limited. He is the director

of ACI Salt Limited, ACI Pure Flour Limited, ACI Motors Limited, ACI Foods Limited, Premiaflex Plastics Limited, ACI Agrolink Limited, ACI Healthcare Limited, ACI Edible Oils Limited, Creative Communication Limited, Consolidated Chemicals Limited, ACI Chemicals Limited, ACI Biotech Limited, INFOLYTX Bangladesh Limited, ACI Marine and Riverine Technologies Limited, ACI Agrochem Limited, ACI Premio Plastics Limited, Dowla Agricultural Development Company Limited, ACI Godrej Agrovet Private Limited and ACI Foundation (a non-profit organization) (ACI Limited, 2024).

## **2.4 Background and Sister Concerns of ACI**

ACI is originally a subsidiary of the UK based multinational Imperial Chemical Industries (ICI), became Advanced Chemical industries (ACI) Limited after ICI divested its stake in 1992. ACI is now one of one of Bangladesh's largest conglomerates, with a diverse range of businesses and several subsidiary and joint venture companies.

### **Background**

- **ICI's Presence:** ICI opened a branch of their in East Pakistan in 1968, which became ICI marine Bangladesh Manufacturers Limited after the independence of Bangladesh in 1973.
- **Local Management Buyout:** In the year 1992, ICI dispossessed its stake to the local Bangladeshi management, which lead to the incident of renaming of the company as Advanced Chemical Industries (ACI) Limited.
- **Public Listing:** ACI was listed on the Dhaka Stock Exchange in 1994.

### **Sister Concerns and Subsidiaries:**

ACI operates through various strategic business units and subsidiaries, including:

- **ACI Motors:** Involved in the distribution and sales of motorcycles, farm mechanization, marine and riverine technology and avionics.
- **ACI Agribusiness:** Focuses on Agriculture, livestock and fisheries.
- **ACI Consumer Brands:** Handles toiletries, home care, hygiene products, electrical and electronic goods, and food items.
- **ACI Healthcare:** Specializes in pharmaceuticals.

- **ACI Foods:** Deals with food products like flour, rice, tea and edible oil.
- **ACI Formulation Limited:** Involved in the manufacturing of formulations.
- **Neem Laboratories (Pvt.) Limited:** A subsidiary focused on skin care products.
- **ACI Logistics Limited:** Operates the “Shwapno” retail chain.

#### **Joint Ventures:**

ACI has established joint ventures with international companies including:

- **Tetley Tea:** A joint venture with Tetley Tea of the UK.
- **Dabur India:** A joint venture with Dabur India.
- **Godrej Agrovet Limited:** A joint venture with Godrej Agrovet Limited of India.

## **2.5 Corporate Objective**

ACI’s primary corporate objective is to enhance the standard of life of people through the reliable application of knowledge, technology and skills. This mission is achieved by striving for leadership in each business sector, maximizing productivity, developing employees, ensuring high quality products, and promoting environmental responsibility. (ACI Limited, n.d.)

Here is a more detailed breakdown:

### **Key Objectives**

**Leadership:** ACI aims to be a leader in each of its business areas.

**Productivity:** ACI focuses on achieving high levels of productivity through efficient resource utilization, appropriate technology, and leveraging its core competencies.

### **Employee Development:**

ACI emphasizes empowering and rewarding its employees, fostering a culture of learning and growth.

### **Quality and Customer Satisfaction:**

ACI is dedicated to providing high-quality products and services offering value for money and providing customer satisfaction.

### **Environmental Responsibility:**

ACI prioritizes environmental protection and sustainability, implementing measures like ISO 14001 certification and promoting responsible practices within its sphere of influence.

### **Community Engagement:**

ACI aims to foster positive relationships with the community and promote social responsibility.

In essence, ACI seeks to create value for its stakeholders- customers, employees, and the community- by delivering high quality products and services while operating responsibly and sustainably.

### **2.6 Corporate Strategy**

ACI's corporate strategy focuses on diversification, quality, and sustainability, aiming for market leadership through innovation and operational excellence. ACI operates across several sectors like pharmaceuticals, consumer brands, commodities, and agribusiness, with a strong emphasis on quality management and customer satisfaction. The company also prioritizes employee development, environmental responsibility, and inclusive growth by supporting its distributors and suppliers.

ACI's key strategies include:

**Diversification:** Operating in diverse sectors to mitigate risks and leverage synergies between businesses.

**Quality Focus:** Emphasizing ISO 9001 certification and adherence to GMP standards to ensure consistent product quality and customer satisfaction.

**Market Leadership:** Aiming for leadership in each business segment through innovation, productivity, and employee development.

**Cost Leadership:** Utilizing its long experience, technological advancements, and economies of scale to produce cost effective products.

**Sustainability:** Integrating social and environmental considerations into its operations, including responsible effluent treatment and community development initiatives.

**International Expansion:** Exploring opportunities in international markets to further grow its business.

**Employee Development:** Investing in employee training and development to foster a culture of learning and innovation.

**Customer Focus:** The focus of ACI is to understand and meet customer needs and expectations, building strong customer loyalty.

**Promotional Activities:** Implementing strategic promotional campaigns, including customer promotions and brand awareness initiatives, to drive sales and market share.

**Value Chain Optimization:** Strengthening its value chain to reduce costs and increase profitability. ACI's strategic approach demonstrates a commitment to long term growth and sustainability, balancing profitability with social and environmental responsibility.

## **2.7 Products and Services of ACI**

ACI (Advanced Chemical Industries) Limited offers a diverse range of products and services across several business units. These include pharmaceuticals, consumer goods, agribusiness and retail. ACI is also involved in contract manufacturing of pharmaceuticals and offers services like scientific seminars and medical education programs.

### **ACI Pharmaceuticals:**

- Manufactures a wide variety of pharmaceutical finished formulations, including tablets, capsules, dry syrups and more.
- Produces bio similar products, insulin, hormones and ophthalmic preparations.
- Specializes in modified release ready-to fill bulk pellets.
- Offers services like scientific seminars, continuing medical education for doctors, and clinical meetings.
- Has partnerships with international companies like Novartis, AstraZeneca and UCB.

### **ACI Consumer Brands:**

- Provides a range of toiletries, home care products, and hygiene products.
- Offers electrical, consumer electronics, paints, and cooking essentials like salt, flour, rice, tea, and edible oil.
- Includes brands like Mosquito coil, Savlon, and ACI Pure.

### **ACI Logistics Limited (Shwapno)**

- Operates a retail chain with Shwapno outlets across Bangladesh.

### **ACI Agribusinesses:**

- Deals with fertilizer, agricultural machinery, seeds, and animal health products.
- Offers complete plant nutrient solutions and farm mechanization services.
- Provides solutions for animal health, aiming to minimize protein gaps in the nation.

- Includes ACI Motors, which deals with motorcycles and agricultural machinery.
- Focuses on enriching the agricultural value chain for food safety and nutrition.

### **ACI Foods Limited**

- Manufactures, markets, and distributes food and condiment products.
- Offers products under the brands PURE and FUN, including spices, cereals, edible oil, snacks and confectionary.

### **Contract Manufacturing:**

- ACI engages in contract manufacturing of pharmaceutical products for both domestic and international companies.
- They manufacture ophthalmic preparations for Novartis and have partnerships with other international pharmaceutical companies

## **2.8 Commercial Practices of ACI**

### **Letter of Credit (L/C) Opening and Settlement**

ACI Limited. Is an FMCG manufacturer. It lacks a backward integrated enterprise to produce the raw ingredients required for manufacture of consumer goods. ACI obtains the majority of its primary ingredients from overseas mediums, which include India, China, Singapore, Germany, Spain and Vietnam, among others. Letters of credit are the sole way to buy primary ingredients from other countries; there is no alternative option in the business world right now. A credit memorandum is the formal pledge to reimburse made by a purchaser's or receiver's bank (referred to as the providing bank) to a supplier's or exporter's bank (called the exporting bank, negotiating bank or paying bank) ACI utilizes both import and export L/C.

When factories notify the supply chain division that they require a certain raw material for the production of specific consumer goods, ACI opens an import L/C. The factory's concerned depot sends raw material sample, which the Supply Chain Department studies and assesses before making contact with international suppliers. The Supply Chain Department then calls the issuing bank and requests that an L/C be opened for a certain primary ingredient and that pro-forma invoice be sent to the providing bank, and the providing bank contacts the paying bank. ACI works with the following banks for L/C transactions:

1. Citibank N/A
2. Standard Chartered Bank
3. Commercial Bank of Ceylon
4. Eastern Bank Limited
5. BRAC Bank Limited

The treasury depot then settles the L/C transactions and contracts, as well as arrange the hand out at the best price available on that day with any of the above- mentioned banks. The bank that offers a favorable currency rate that is lower than the market rate generally wins the transaction. This is sometimes referred to as fund buy.

## **2.9 Steps in the L/C Opening and Settlement Process**

Step 1: The manufacturer determines the scarcity and requirement of raw resources.

Step 2: The concerned factory depot notifies the Supply Chain department of their raw material requirements through requisition.

Step 3: The Supply Chain Department assesses and analyses supplier bids before selecting the lowest bidder.

Step 4: The Supply Chain Department assesses and analyses supplier bids before selecting the lowest bidder

Step 5: The Supply Chain Department enters into a contract with the winning supplier, agrees on conditions such as mode of transportation, length of credit given (if any), and the latest date of shipping acceptable, and finalizes the agreement.

Step 6: The supplier requests that the supply chain department open an L/C in their favor.

Step 7: At this point, the Supply Chain Department takes the initiative to open a new L/C for this consignment and contract with the bank: generally, ACI opens L/C in Citi N/A, CBC, or SCBL and to complete the L/C opening process, the issuing bank issues (CBC, Citi N/A, or SCBL) L/C sending it to the advising bank.

Step 8: Treasury and the Finance Department begin the L/C settlement process at this point. The issuing bank delivers the paperwork to the T&F department or the treasury depot collects the documents on his own; the document must be collected in five days of the issuing bank receiving the documents.

Step 9: The Treasury Depot then bargains with ACI's Issuing Banks to finalize the exchange rate to acquire advantageous currency for payment of the L/C, and purchases the currency, which is known as fund purchase.

Step 10: On the maturity date, ACI pays the L/C, and the issuing bank debits the ACI's account and releases the paper.

Step 11: The relevant depot then pays customs duty, VAT, and goods tax by displaying paper works.

Step 12: The paperwork are then forwarded to the C&F agent, who collects the raw materials from the port and transports them to the plant after paying the transport costs and C&F's fee.

Step 13: At this step, the relevant manufacturing depot receives products, creates a goods receipt slip, and identifies shortfall and demurrage of goods; if shortfall and shipping delays occur, they seek reimbursement from the insurance company or supplier.

## **2.10. Commercial Department of ACI**

ACI has a Commercial Department, and its primary function is to manage the business aspects and customs hassles of the company, including sales, marketing and supply chain operations. Within ACI, the Commercial Department plays a vital role in different business units like ACI Motors and ACI Logistics. ACI also has a dedicated Media and Communication Department, Creative Communication Limited, which handles advertising and public relations.

Here is a more detailed breakdown:

**ACI Motors:** The commercial department is responsible for managing the sales, marketing, and distribution of commercial vehicles. They also handle customer care and operations.

**ACI Logistics (Shwapno):** The Commercial Department in ACI Logistics focuses on the retail side of the business, managing the Shwapno outlets and ensuring the availability of goods to customers.

**Creative Communication Limited:** This department handles all of ACI's marketing and advertising efforts.

### **General Commercial Functions:**

ACI's Commercial Department is also responsible for tasks such as:

- Sourcing, negotiating and procuring materials.
- Managing inventory and ensuring material availability.

- Coordinating with different departments (sales, finance, marketing, and production) to finalize demand planning.
- Handling import and export documentation, including LC and PO processes.
- Following up with suppliers and banks for timely delivery and LC opening.
- Cost and spend management initiatives.

## **2.11 Vision and Mission**

### **Vision**

ACI wants to supply offerings of good quality and ensures value for money to customers. It has endeavored to be in a position of leadership in each category of its businesses. It wants to enable employees by empowering them and rewarding their innovation. It wants to promote an environment for personal development. It wants to be in a position where the productivity of the company is high in all its business operations through right utilization of resources and use of proper technology. It wants to enhance growth by supporting and promoting its dealers and vendors in enhancing regulation. It wants to make sure that superior return on investment through proper use of resources and optimal performance, utilizing its key skills. (ACI Limited, n.d.)

### **Mission**

ACI bears the mission of enhancing the standard of life of the people through accountable implementation of technological expertise, technological proficiency and specialized knowledge. ACI has the commitment to excellence through world class products, innovation and enabled workers, to provide the maximum level of customer satisfaction. (ACI Limited, n.d.)

## **2.12 Tag Line**

The tagline of ACI is 'Advancing Possibilities' that highlights the company's commitment to advancing concrete knowledge, technology, construction and quality, as well as collaboration and professional growth within the industry. (ACI Limited, n.d.)



*Figure 1. Logos of ACI Partners*

## **Chapter 3. Industry Analysis**

### **3.1 Market Size**

The value of Fast Moving Consumer Goods (FMCG) market in Bangladesh is projected to grow from 3.7 billion to 3.9 billion according to the industry experts. The revenue is projected to grow by 16.18% from 2022 to 2027. FMCG is used by almost everyone in the world every day.

### **3.2 Rising Demand**

The FMCG market is experiencing dynamic growth driven by several key factors. The FMCG market is growing because of economic growth and rising per head income of Bangladesh. Long term growth of Bangladesh with its impressive GDP ambit, has led to increased consumer purchasing and spending power. This remunerative enhancement has increased the stipulation for a wide range of FMCG products, from basic necessity to luxury goods.

#### **Key Takeaways:**

- 1. Growing Market:** The FMCG market is expanding rapidly, underscored by its projected increase from 3.7 billion to 3.9 billion.
- 2. Competitive Innovation:** The need to differentiate services and add value drives innovation within the sector, leading to improved service offerings and customer satisfaction.
- 3. Demographic Advantage:** A large and diversely skilled workforce available globally provides a significant opportunity for FMCG companies to meet varied consumer demands.
- 4. Economic Drivers:** Increases in corporate spending and investments in technology enhancements are significant contributors to the FMCG market.
- 5. Changing Business Needs:** Companies are increasingly relying on paperless automated operations to access specialized skills and increase their agility, indicating a shift in traditional office direction process.

### **3.3 Key Benefits of FMCG products**

**Convenience:** FMCG products are typically easy to find and purchase. They are also available often in a variety of sizes and formats to meet the needs of different consumers.

**Value for money:** FMCG products are typically priced affordably, making them a good value for consumers.

**Quality:** FMCG products are typically made with high quality ingredients and are subject to strict quality control standards.

**Variety:** FMCG products offer a wide variety of choices to consumers, allowing them to find the products that best meet their needs.

**Fast Turnaround:** FMCG products have a fast turnaround rate, permitting for coherent stock management and decreased carrying costs.

**Economies of scale:** Huge manufacturing of FMCG goods can guide to competitive upper hands through economies of scale.

### **3.4 Market Dynamics by Region**

1. North America, Europe, Asia-Pacific, Latin America, and the Middle East are experiencing enhancement in FMCG market.

2. The US remains the largest market, with Canada, Europe, and Asia-Pacific witnessing steady growth driven by diverse industry needs and technological advancements.

**Diverse Industry Applications:** FMCG products includes various categories such as healthcare or pharmaceutical products, consumer brands such as toiletries, home care, hygiene, electrical, electronics, mobile, salt, flour, foods, rice, tea, edible oil, paints and agribusiness products such as livestock, fisheries, farm mechanization, infrastructure development services motorcycle, marine and riverine technology and avionics.

### **3.5 SWOT Analysis**

#### **Strengths:**

1. **Low costs:** The FMCG products are priced in such a way that it is cheap and needs less money to buy those goods.
2. **Established distribution networks:** The distribution network of FMCG industry is well established. So these products are easily accessible.
3. **Strong Brands:** These products have strong brand identity and known to mass people.

**Weaknesses:**

1. Lower technology investment: These companies invest less on technological innovation and adaption to new technologies.
2. Counterfeiting: FMCG companies imitate each other to introduce new products to market.

**Opportunities:**

1. Large untapped rural market: The FMCG companies focus more on urban consumers. There are rural consumers too and firms can focus on them.
2. Rising incomes: The per head income of Bangladesh is rising and thus more people will buy FMCG products. Thus, the profit and revenue of FMCG companies will increase.

**Threats:**

1. Increased competition: The increasing number of FMCG companies in the market intensifies competition, leading to pricing pressures and challenges in differentiation.
2. High taxes: The tax rate on FMCG products are high which effects the revenue and profit of FMCG companies.

**3.6 Porter's Five Forces**

**1. Intensity of Competition:** ACI is not the market leader. Unilever is the market leader and Reckitt is the market challenger. These competitors are catching up very fast. Thus, ACI needs to focus on having competitive edge over others through their quality and premium services. Unilever and Reckitt are always trying to bring innovation in their products as well as making the market more competitive for ACI.

**2. Threats of Entry:** The threats of new entry is always high in the FMCG industry. The rate of new entries depends on the barriers of conduction of business and the market response. Since the market is moving towards a positive trend and the government is complacent to new investments, the rising of new firms are high.

**3. Bargaining Power of Suppliers:** The suppliers of ACI hold a strong bargaining position. Since, ACI needs to buy in large bulk while maintaining the best quality, very few suppliers are able to provide that. Thus, giving them a strong bargaining position.

**4. Threat of Substitution:** The threat of substitution in case of consumer is low. There is no alternative to foods, pharmaceutical medicine, toiletries and agro products to produce foods.

**5. Power of Buyers:** The power of the consumers here is moderate. Since, there are lot of food, medicine and toiletries available they can explore and navigate a bit. But, the variance among the brands are not that much thus people look for quality and brand assurance while buying aforementioned products over price.

### 3.7 Competitive Landscape

A few competitors both in national and international markets exist. Among them Reckitt Benckiser and Unilever are mentionable. Both have been in the market since the inception of Bangladesh.



*Figure 2. Competitors of ACI*

## **Chapter 4. Internship Main Activities**

#### 4.1 Internship Experience

I successfully completed a three-month internship program at ACI Limited, fulfilling all program requirements. I was placed within the commercial team, specifically focusing on handling the customs hassles of the company. Through this I was able to gather a vast knowledge about FMCG and corporate world.

#### 4.2 Duties and Responsibilities

Made the company paperless by saving LC files digitally. My duties and responsibilities included:

1. **Working on the digitalization project:** ACI has many documents. Those are basically LC files. I had to keep LC files in folders.
2. **Finding missing files:** I had to find some missing files which were essential to digitalize the whole documents.
3. **Updating dashboards:** I had to update dashboards which contained LC numbers.
4. **Calculating demurrage cost:** Calculated demurrage cost of products that occurred because of staying in customs process more than the expected timeframe.
5. **Managing existing key accounts:** Managed existing key accounts.
6. **Understanding business operations:** Understood business operations to inform business marketing and sales strategy.
7. **Strategic Sourcing and Procurement Planning:** Created plans to optimize order, decreased prices, and enhanced supply chain performance. Identified extents for enhancement in the supply chain and implemented corrective actions. Collaborated with other departments to ensure timely delivery of materials and products. Managed the performance of third party logistics provider's performance to achieve operational objectives. Identified potential suppliers and assessed market conditions. Created plans aligned with organizational goals and drove cost savings.
8. **Overseeing Procurement Processes:** Sourced suppliers, negotiated contracts and managed supplier relationships. Reviewed and prioritized purchase requisitions for contracted goods and initiated RFx processes for non-contracted items. Tracked and monitored open purchase requisition and orders. Ensured supplier acknowledgement on purchase orders. Negotiated with suppliers and secured best prices in terms of purchase. Maintained updated data on price lists and agreements. Ensured accurate documentation for purchasing decisions.

9. **Managing Supplier Relationship:** Built and maintained strong relationship with suppliers. Ensured reliable supply chains and resolved issues. Evaluated supplier performance issues. Assessed their ability to meet contractual obligations and quality standards. Managed supplier relationships. Addressed issues related to order fulfillment, product quality or delivery. Ensured compliance and security. Implemented measures to comply with regulations and industry standards
10. **Ensuring efficient Supply Chain Operations:** Monitored inventory levels and ensured timely delivery of materials and products. Managed transportation and distribution networks. Minimized costs and maximized customer satisfaction. Ensured compliance with regulatory requirements. Stayed updated on industry trends and best practices. Resolved supply chain disruptions. Addressed issues related to delays, shortages or other problems.
11. **Managing Sales:** Set sales targets and strategies. Managed and trained the sales team. Monitored sales performance. Identified new markets and business opportunities. Negotiated contracts and closed deals.
12. **Coordinating Market:** Worked with marketing team to plan campaigns. Researched the market and analyzed the market as well. Did product positioning and did pricing strategies. Did brand management and promotion. Analyzed customer feedback and trend.
13. **Pricing and Costing:** Set products and services prices aligned with market trends. Analyzed cost to ensure profitability. Worked with finance and production for managing cost structures.
14. **Managing contract and tender:** Prepared commercial proposals and bids. Reviewed and negotiated terms and conditions. Managed contracts with vendors and customers.
15. **Supply Chain and Logistics Coordination:** Coordinated with procurement and logistics teams. Ensured timely delivery of services or products to customers. Managed inventory levels related to sales forecasts.
16. **Forecasting and Reporting:** Prepared commercial performance reports e.g. sales, revenue, margins. Analyzed data for future planning and decision making. Budgeted and forecasted revenue and expenses.
17. **Foreseeing Regulatory and Compliance:** Ensured adherence to commercial laws, trade and tax. Managed documentation for compliance and audits.
18. **Business Development & Strategic Planning:** Identified partnerships, mergers or joint ventures. Explored new revenue streams and diversification. Contributed to overall corporate strategy.

### **4.3 Collaborative Work Environment**

When I was doing my internship at ACI Limited, I had the opportunity to experience a highly collaborative work environment. Interacting with colleagues on a daily basis was an integral part of my internship experience. Their willingness to offer guidance and assistance proved invaluable. A positive work environment can have a significant impact on employee productivity. Firstly, a healthy atmosphere contributes to employee wellbeing, resulting in increased energy, focus and overall morale. Secondly, a supportive and collaborative culture enhances employee satisfaction, motivating them to excel and achieve their goals. At ACI, I experienced this firsthand, as the positive environment fueled my motivation and productivity throughout my internship.

### **4.4 Software Applications Utilized**

During my internship, I primarily utilized 2 software applications to complete my tasks. These included Microsoft Excel and Microsoft Power Business Intelligence.

# **Chapter 5. Analysis**

## 5.1 Company Level Analysis

During my internship at ACI Limited, I witnessed how the combination of indigenous crafts, modern design, innovative marketing and adherence to societal compliance norms has propelled the company to become a leading consumer brand. Here are some key features that ACI Limited follows to ensure efficient output:

**1. Engagement:** At ACI Limited, all levels of staff actively participate in the decision making process. By involving employees in strategic planning, new ideas are generated, and their commitment to the final strategy is strengthened. This ensures that employees are fully invested in achieving the company's goals and provides valuable insights into potential obstacles, concerns, and opportunities. At ACI, engagement means that the employees of this company feel inspired, valued and empowered to contribute their best every day. The company's tagline is to advance possibilities and this tagline influences daily work by advancing all possible ways to satisfy the end consumers. The employees are engaged in the process of satisfying the consumers. The company uses surveys, interviews, focus groups and questionnaires to understand what drives engagement in this organization. The leadership of this company is transparent and supportive. It clears path for personal and professional development. It regularly acknowledges employee contributions. The company has inclusive cultures and positive work relationships. The company has made engagement part of how work gets done. It includes engagement KPI's in performance reviews. It regularly celebrates employee achievements. Encourages leaders to prioritize team check-ins, coaching and career conversations. The managers listen actively and empathetically to the employees. They provide meaningful feedback. They build inclusive and high performing teams.

**2. Communication:** Effective communication is essential for the success of any organization. ACI implements both top-down and bottom-up communication tactics to ensure that employees are engaged and informed. Through meetings, focus groups, questionnaires, and other channels, employees have the opportunity to provide feedback on the company's strategic direction. Senior management at ACI communicates the strategic plan to employees, explaining how their involvement will contribute to its successful implementation. At ACI, communication culture refers to the values, norms, and practices that guide how we share ideas, feedback and information internally and externally. The company believes in transparency or openly sharing relevant information. Every voice is valued in this company regardless of the role. It believes in clarity or

jargon free communication. It believes in sharing and responding information steadily. The company encourages growth through actionable and positive input. It uses teams or slacks for instant communication and collaboration. It uses email for formal communication and documentation. It conducts meetings for strategic discussions and decision making. It uses internet or wiki to share updates, resources and policies. It also conducts manager employee personal discussions. In this company, Every single employee is encouraged to ask questions and challenge ideas with due respect. Feedback is received with openness and given regularly. Decisions are communicated with context to ensure understanding. It avoids information hoarding. The leaders lead the company with openness and vulnerability. They are respectful and active listener. They encourage both top-down and bottom-up communication. The leadership shares company updates regularly to avoid rumors or confusion. They promote cross-functional meetings and project updates. They use shared tools and documentation for visibility. They make sure communication is inclusive, considering remote workers, different time zones, neurodiverse employees and language diversity. They onboard modules on internal communication practices. They arrange workshop on giving or receiving feedback. They also conduct conflict resolution training. They also evaluate how communication is working by using surveys, employee engagement scores and feedback channels.

**3. Work Culture:** ACI boasts a welcoming workplace environment and a low employee turnover rate. The company's unique culture fosters employee satisfaction and loyalty. Employees at ACI are encouraged to embrace change and see it as an opportunity for growth. This positive culture is integral to the company's success and ensures that ACI continues to excel in its industry. At ACI, the work culture is the split set of values, beliefs, and behaviors that guide how we operate, collaborate, and grow together at ACI. It influences the decision-making process, the treatment towards the people, and the way the success is achieved. In this company, the individual tasks and outcomes are owned by everyone. We inspire learning and experimentation. We respect the voices of everyone and respect the difference. We do the hard but right thing. We work better while working together. The leaders in this company are supportive coaches. They are focused on empowerment. They are approachable and transparent. The collaboration that happens are cross-functional. Decisions are made collaboratively. There are regular team rituals like daily standups and retrospectives. Employees here are supported with learning and development opportunities, career growth paths, mental health and well being support, inclusion and belonging efforts.

## 5.2 Market Level Analysis

During my 3 months internship period I observed their process and strategies at a market level and understood why ACI has hyper growth.

1. **Formidable Management Team:** ACI boasts a formidable management team of experienced professionals with a proven track record in the FMCG industry. The management team provides strong leadership, strategic direction, and guidance, ensuring that ACI is well positioned to navigate challenges and capitalize on growth opportunities in the market.
2. **Business Model:** ACI operates on a robust and scalable business model that is designed to fuel rapid growth. The economy of the exporting country Bangladesh and the importing countries are in such a position that ACI can take maximum output from it. The ACI company both exports and imports goods creating growth opportunities for ACI.

## 5.3 Professional Level Analysis

My professional life has been significantly impacted by this internship at ACI especially in the following ways:

1. **Understanding how businesses actually work:** Got to know about how sales, operations, marketing, finance and human resource really works.
2. **Understanding how international trade works:** Got to know how companies really imports and exports products. Understood the work of preforms invoice and the work of LCs. Understood day to day business operations to inform marketing and sales strategy.
3. **Understanding how to make an organization digital, automated and paperless:** Learnt how to save LC files in folders to make the organization paperless, digital and automated.

# **Chapter 6. Recommendations and Conclusion**

## 6.1 Recommendations

The following are proposals for getting control of or exacting errors and increasing ACI Limited's commercial systems based on the explanation of problems:

- 1. Evaluating Current Performance:** Before making modifications, the company has to evaluate the trends and sales figures, the customer retention rates, market share, sales team performance metrics, customer satisfaction and complaints and marketing RO I. The company has to use KPI's like revenue growth, conversion rates, average deal size, sales cycle length, customer acquisition cost (CAC), customer lifetime value (CLTV).
- 2. Define Transparent Commercial technique:** The company has to ensure that the commercial strategy aligns with the company's overall vision and goals. The company has to set SMART objectives such as increasing revenue by 12% in 6 months. ACI has to segment customers and target markets. The firm has to position the value propositions or offerings clearly. They have to establish competitive pricing strategies.
- 3. Strengthening the Marketing and Sales Team:** The company has to hire skilled professionals with industry knowledge strategically. It has to train the employees with sales techniques, product knowledge, negotiation and customer relationship management knowledge. They have to motivate employees by commission schemes, bonuses and recognitions. The firm has to describe key account managers vs business developer's vs support roles.
- 4. Optimizing Systems:** The company has to plan and improve the consumer experience, from start to finish. It has to qualify starting better using Customer Relationship Management and scoring models. It has to fully enforce a CRM like Salesforce, Hubspot etc. It has to use historical data and market trends for perfect projection.
- 5. Aligning Marketing and Sales:** It has to ensure marketing support sales with high quality leads, targeted campaigns, content (case studies, brochures, whitepapers), brand awareness strategies and has to use regular joint meetings and shared KPI's.
- 6. Evaluating Products and Services:** The company has to ensure value propositions meet current market demand. It has to collect customer feedback on a regular basis. They have to innovate when necessary. They have to introduce bundle offerings.
- 7. Increasing Customer Relationships:** They have to enforce customer success programs. They will have to personalize transmission and offerings. They have to use feedback

loops to enhance goods and commodities. They have to provide after sales devotion and commitment programs.

- 8. Using Data and Technology:** They has to track campaign and sales data to purify technique. They have to use BI tools or dashboards for real time performance monitoring. They should use tools to automate outreaching email, reporting and lead generation.
- 9. Exploring New Channels and Markets:** They has to use social media, SEO and e-commerce, new geographic or industry segments.
- 10. Monitoring and Adapting Continuously:** They has to use monthly or quarterly reviews, adjust strategies based on internal data and market changes and they have t be agile and open to feedback and innovation.

## **6.2 Conclusion**

Completing my internship at ACI Limited proved to be an amazing experience. The company is in a state of hyper growth and I was fortunate to be a part of it. My supervisor played a pivotal role in supporting my learning journey, providing invaluable insights from a mentorship perspective. The positive work environment and overall company culture fostered a sense of appreciation. This internship experience will undoubtedly equip me with valuable skills and knowledge that will benefit my future career endeavors.

During the internship I got to know various things about running a real business from working on the customs hassles the company faces. The internship has helped me to understand all the intricacies of business planning and dealing with customs hassles.

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ACI Limited. (n.d.). Company profile. Retrieved August 27, 2024, from <https://www.aci-bd.com/about-us/company-profile.html>

ACI Limited. (n.d.). Mission, vision & values. Retrieved August 27, 2024, from <https://www.aci-bd.com/about-us/mission-vision-and-values.html>

# Appendices

# Wafi Sajid

## An Internship Report on the Commercial Division of ACI Limited Submitted to Islamic University of Technology in parti...

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## OVERVIEW OF INTERNSHIP ACTIVITIES

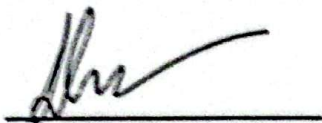
Week: 01

Date:27.01.2025-30.01.2025

I have completed my first week of internship at Commercial Department at ACI Limited and the following are the activities done.

### List of Activities with Brief Description

- Working on the digitalization project:ACI has many documents.Those are basically LC files. I had to keep LC files in folders.
- Finding missing files:I had to find some missing files which were essential to digitize the whole documents.
- Updating dashboards:I had to update dashboard which contained LC numbers.



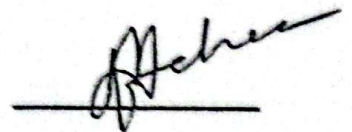
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**WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES**

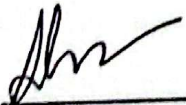
**Week:02**

**Date:02.02.2025-06.02.2025**

I have completed my second week of internship at Commercial Department,ACI Limited and the following are the activities done.

**List of Activities with Brief Description:**

- **Generating new customers or leads:**Generated new customers or leads.
- **Managing existing key accounts:**Managed existing key accounts.
- **Identifying new opportunities:**Identified new opportunities



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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

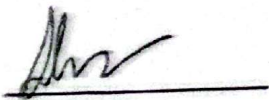
Week: 03

Date: 09.02.2025-13.02.2025

I have completed my third week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Understanding market conditions:** Understood market conditions and industry trends.
- **Understanding business operations:** Understood business operations to inform business marketing and sales strategy.
- **Planning and execution of marketing campaigns:** Planned and executed marketing campaigns to generate new revenue streams and promoted business growth.



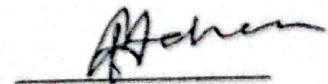
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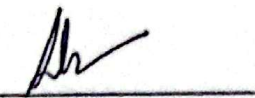
Week: 04

Date:16.02.2025-20.02.2025

I have completed my fourth week of internship at Commercial Department,ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Understanding market conditions:**Understood market conditions and industry trends.
- **Understandig business operations:**Understood business operations to inform marketing and sales strategy
- **Calculating demerage cost:**Calculated demerage cost of products that occurred because of staying in customs process more than the expected timeframe.



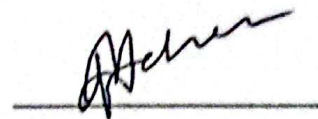
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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES


Week: 05

Date: 23.02.2025-27.02.2025

I have completed my fifth week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Worked in the digitalization project:** I had put LC files into folders as a part of the document digitalization project.
- **Found out missing files:** I found the missing LC files and put them into folders.
- **Calculation of demerage:** I calculated demerage which occurred because of the products which were stuck in customs.



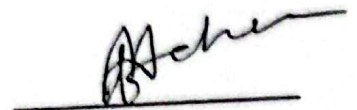
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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

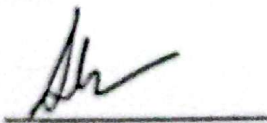
Week: 06

Date: 02.03.2025-06.03.2025

I have completed my sixth week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Generating new customers or leads:**Generated new customers or leads.
- **Managing existing key accounts:**Managed existing key accounts.
- **Identifying new opportunities:**Identified new opportunities.



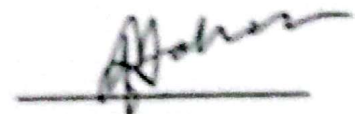
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## OVERVIEW OF INTERNSHIP ACTIVITIES


**Week: 07**

**Date: 09.03.2025-13.03.2025**

I have completed my seventh week of internship at Commercial Department, ACI Limited and the following are the activities done.

### **List of Activities with Brief Description:**

- **Worked on digitalization of the company and making the company operation paperless:** I had put LC files into folders to make the company paperless.
- **Finding missing LC files:** Found missing files and put them in folders.
- **Updating dashboard:** Updated LC file containing dashboard.



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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES


Week: 08

Date: 16.03.2025-20.03.2025

I have completed my eighth week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Working on making the organization digital and paperless:** I had put LC files in folders to make the company digital and paperless.
- **Finding missing files:** Found missing LC files and put them into folders.
- **Updating dashboards:** Updated dashboards containing LC file numbers.



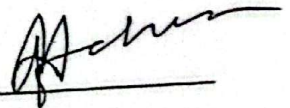
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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week:09

Date: 23.03.2025-27.03.2025

I have completed my ninth week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Working on the digitalization of the organization:** I had put LC folders in files to make the organization digital, automated and paperless.
- **Finding missing files:** I found missing LC files and put them in folders.
- **Updated dashboard:** Updated dashboard containing LC file numbers.



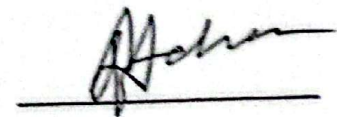
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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 10

Date: 27.04.2025-30.04.2025

I have completed my tenth week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Working on the digitalization project:** I had put LC files into folders to make the organization paperless, digitalized and automated.
- **Finding missing files:** Found out missing files and put them into folders.
- **Updating dashboard:** Updated dashboard containing LC file numbers.



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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES


Week: 11

Date: 04.05.2025-08.05.2025

I have completed my eleventh week of internship at Commercial Department, ACI Limited and the following are the activities done.

### List of Activities with Brief Description:

- **Working on the digitalization of organization:** I had put LC files into folders to digitalize and automate the organization and make the organization paperless.
- **Finding missing files:** Found missing LC files and put them into files.
- **Updating dashboard:** Updated dashboard containing LC file numbers.



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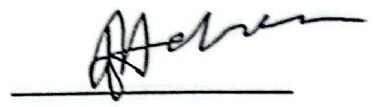
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## WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 12

Date: 12.05.2025-15.05.2025

I have completed my twelveth week of internship at Commercial Department,ACI Limited and the following are the activities done.

### List of Activities with Brief Descriptin:

- **Working on the digitalization project:**I had put files into folders to make the organization paperless.
- **Finding missing files:**Found missing LC files and put them into folders.
- **Updating dashboard:**Updated dashboard which contained LC file numbers.



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