

SURVEILLANCE CREDIT RATING REPORT

D.I. ENTERPRISE



Ref. no.: FR/2022/028096

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SME Rating	WCRSE/WCRME	Outlook	Date of Declaration	Date of Expiration
	WCRSE 3	Stable	18 December 2022	17 December 2023

WCRSE 3 rating is equivalent to Bangladesh Bank SME rating scale of SME 3 under BRPD circular number BRPD(BIC)661/14B(P)/2014/2093

Tk. In Million

Name of the Bank	Mode of Investment	Sanctioned Amount	Outstanding Amount	Outstanding Date
Mutual Trust Bank Limited	MTB SME CC (Hypo)	6.00	6.33	15.12.2022

Key Snapshot:

Particulars	FY22	FY21
Revenue	225.65	222.62
EBIT	8.91	8.50
Net Profit	7.95	8.50
Total Assets	38.49	34.07
Total Equity	26.97	23.95
Debt	11.52	10.12
Net Profit Margin (%)	3.5%	3.8%
CCC (Days)	30.88	32.10
ICR (X)	9.36	n/a

Financial Based on- Unaudited financial statements up to 2022.

Methodology: SME Rating Methodology published on the WCRCL website at www.wasocreditrating.com

RATING RATIONALE

WCRCL has reaffirmed the rating to 'WCRSE 3' (pronounced as WASO Credit Rating Small Enterprise Three) rating under the SME Rating to D.I. Enterprise (hereinafter referred to as 'DIE' or "The Enterprise") based on its financial and other relevant qualitative and quantitative information up-to the date of the rating declaration.

The above rating has been assigned based on long experience track of the proprietor, overall good profitability ratios, good liquidity position, low levered enterprise, good coverage position, good security arrangement and regular loan repayment history. However, the above factors are constrained to some extent by no insurance policy and no disclosure in the financial statements.

The SME rating implies that the enterprise is adjudged above average level of credit worthiness in relation to other SE's.

WCRCL also viewed the enterprise with "Stable" outlook and believes that DIE will be able to maintain its good fundamentals in the foreseeable future.

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