



Ref No : ACRSL 9072/19
Rating Type : Entity Rating
Company Name : Jagrata Juba Shangha (JJS)
Assigned Ticker : JJSKH
Activity : Non-government and non-political voluntary development organization
Head Office : 35/8, TB Cross Road, Khulna-9100, Bangladesh.

Rating Type : Corporate / Entity
Rating Validity : 25 Mar 2020
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

CREDIT RATING	CURRENT	PREVIOUS
Long-Term	BBB	BBB-
Short-Term	ST-4	ST-4
Publishing Date	25 Mar 2019	15 Feb 2018

Rating Explanation:

Rating	Explanation
BBB	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-4	Satisfactory liquidity and other protection factors qualify issues as to investment grade. Risk factors are larger and subject to more variation.

Rating Validity: This validity assumes no additional loan over that disclosed in FY18 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY18.


TAMIM MARZAN HUDA
Chief Operating Officer
ARGUS Credit Rating Services Ltd.