

## Credit Rating Report

M/s Al Imam Hazz Kafela Travels and Tours



**Ref No** : ACRSL28376/22  
**Company Name** : M/s Al Imam Hazz Kafela Travels and Tours (AIHKTT)  
**Assigned Ticker** : AllmamHazzKafela  
**Activity** : Tour Travels, Service  
**Incorporated On** : 07 Jul 2015  
**Head Office** : 8/A, Hossain Market (2nd Floor), Bahaddarhat, Panchlaish, Chattogram-4203, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 09 Feb 2023  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

### Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	10 Feb 2022	N/A

### Rating Explanation

Rating	Explanation
AQSE-3	ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative SE ratings model. When assigned, this rating indicates the obligor, relative to other small enterprises, has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY20 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY20.

  
**Md. Ashraf Uddin Nizami**  
Chief Operating Officer (Current Charge)  
ARGUS Credit Rating Services Ltd.