

Ref No : ACRL19203/22
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 : 29 May 2023
Analyst(s) : ACRL Analyst Team
Committee(s) : ACRL Rating Committees

Rating Summary

CREDIT RATING	CURRENT	PREVIOUS
Long-Term	BBB	BBB
Short-Term	ST-3	ST-3
Publishing Date	30 May 2022	16 June 2021

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-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY21 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.


 Khan Md. Abdul Wahab, FCMA
 Chief Executive Officer
 ARGUS Credit Rating Services Ltd.