

SURVEILLANCE CREDIT RATING REPORT ROZA TRADERS & POULTRY FEED CORNER



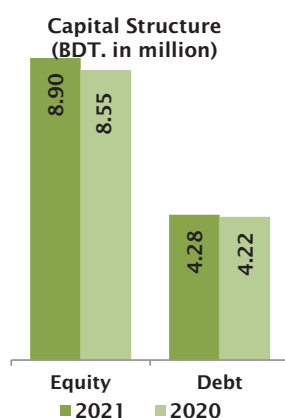
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Key Snapshot:

BDT. in million		
Particulars	2021	2020
Revenue	40.50	39.05
EBIT	3.06	5.11
Net Profit	3.01	5.06
Total Assets	13.18	12.77
Total Equity	8.90	8.55
Total debt	4.28	4.22
Net Profit Margin (%)	7.4%	13.0%
CCC (Days)	108	115



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SME Rating	WCRSE/WCRME	Outlook	Date of Declaration	Date of Expiration
	WCRSE 3	Stable	11 October 2022	10 October 2023

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

BDT. in million				
Bank Name	Mode of Investment	Sanctioned Amount	Outstanding Amount	Date of Outstanding
National Bank Limited	CC (H)	4.00	2.80	10.10.2022

Financial Based on-unaudited financial statements up to 31 Dec 2021.

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

RATING RATIONALE

WCRCL has assigned 'WCRSE 3' (pronounced as WASO Credit Rating Small Enterprise Three) rating under the SME Rating to Roza Traders & Poultry Feed Corner (hereinafter referred as "RTPFC" or "The Enterprise") based on its financial and other relevant qualitative and quantitative information up-to the date of the rating issuance.

The above rating has been assigned based on the fundamentals of the enterprise which includes:

- Experienced and skilled management
- Satisfactory banking relationship
- Good mortgage security coverage against loan
- Good business network
- Good Net Worth of the Proprietor
- Low levered capital structure

However, the above rating has been moderated to some extent due to some factors like:

- Low disclosure of financial statements
- No insurance coverage
- Tight liquidity position with long cash conversion cycle
- Low management information system (MIS) and Manual accounting system

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

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