

CREDIT RATING REPORT

ZAKIR CONSORTIUM (PVT.) LIMITED (SURVEILLANCE)

Ref. no.: FR/2021/016367



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SME Rating	WCRSE/WCRME	Outlook	Date of Declaration	Date of Expiration
	WCRSE 4	Stable	08 March 2021	07 March 2022

WCRSE 4 rating is equivalent to Bangladesh Bank SME rating scale of SME 4 under BRPD circular number BRPD(BIC)661/14B(P)/2014/2093

Name of the Bank	Mode of Investment	Sanctioned Amount	Outstanding Amount	Tk. in million Outstanding Date
Premier Bank Limited	Lease Finance	7.00	6.80	07.03.2021

Financial Based on- Projected audited financial statements for 2019.

Key Snapshot:

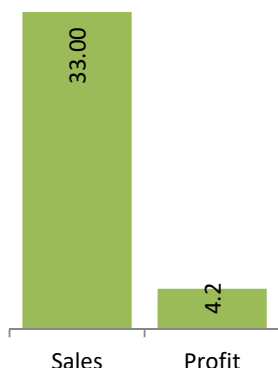
Particulars	Tk. in million
Sales Revenue	33.00
Cost of sales	28.32
Gross Profit	4.67
Operating Expense	0.17
Operating Profit	4.50
Financial Expense	0.30
PAT	4.20

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

RATING RATIONALE

WCRCL has reaffirmed 'WCRSE 4' (pronounced as WASO Credit Rating Small Enterprise Four) rating under the SME Rating to Zakir Consortium (Pvt.) Limited (hereinafter referred to as 'ZCL' or 'The company') based on its financial and other relevant qualitative and quantitative information up-to the date of the rating assessment.

Revenue & Profit for 2019 (Tk. in Million)



The above ratings have been assigned based on the fundamentals of the company which include skilled management, strong clients based, good personal net worth of the Directors, moderate leverage position in the capital structure, has sister concern support, owned office premises. However, the above factors are constrained to some extent by projected financial statement, manual accounting process, newly business operation.

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

Analysts:

Md. Al Amin Jewel
jewel@wasocreditrating.com

Monira Islam
monira@wasocreditrating.com

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