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SME Rating	WCRSE/WCRME	Outlook	Date of Declaration	Date of Expiration
	WCRSE 3	Stable	13 February 2023	12 February 2024

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

Name of the Bank	Mode of Investment	Sanctioned Amount	Outstanding Amount as on 31.01.2023
Rupali Bank Limited	CC- Hypo	8.00	7.43

**Financial Based on-** Unaudited financial statements on up to 31 December 2021.

## Key Snapshot:

TK. In million

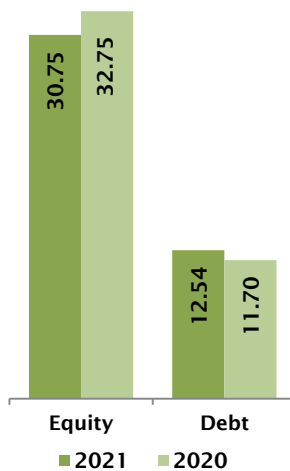
Particulars	2021	2020
Revenue	74.75	65.00
EBIT	10.13	8.75
Net Profit	8.01	6.75
Total Assets	43.29	44.45
Total Equity	30.75	32.75
Debt	12.54	11.70
Net Profit Margin (%)	10.7%	10.4%
CCC (Days)	68	73
ICR (X)	7.37	7.00

**Methodology:** SME Rating Methodology published on the WCRCL website at [www.wasocreditrating.com](http://www.wasocreditrating.com)

## RATING RATIONALE

WCRCL has reaffirmed 'WCRSE 3' (pronounced as WASO Credit Rating Small Enterprise Three) rating under the SME Rating to **Omi Enterprise** (hereinafter referred to as 'OE' or "The Enterprise") based on its financial and other relevant qualitative and quantitative information up-to the date of the rating declaration .

Capital Structure  
(BDT. in million)



The above rating has been reaffirmed based on the fundamentals of the enterprise which positioning of selling point at prime area long experience of the proprietor in the business, moderate profitability condition, low leverage position and have transport facility. However, the above factors are constrained to some extent by lack of disclosure in the financial statements, manual accounting system, moderate market price volatility of rod in local market and no insurance coverage

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

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

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