2nd SURVEULLANCE CREDIT RATING REPORT ENGINEERING AND PLANNING CONSULTANTS LIMITED

Ref. no.: CRAR - 10575/2023

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SME Rating	SME Notch	Outlook	Date of Declaration	Date of Expiration
	WCRSME3	Stable	17 October 2023	16 October 2024

Bank Name	Mode of	Sanctioned	Outstanding	Date of
	Investment	Amount	Amount	Outstanding
NCC Bank Limited	SOD (WO)	20.00	4.32	30.09.2023

Financial Based on-audited financial statements up to 30 June 2022.

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

Key Snapshot:

Tk. in million 2022 **Particulars** 2021 36.08 Revenue 72.53 **EBIT** 15.36 2.99 Net Profit 4.64 2.08 43.08 22.21 Total Assets 18.69 18.02 **Total Equity** 24 40 4 20 Net Profit 6.4% 5.8% Margin (%) n/a n/a CCC (Days) 564 114 ICR (X)

RATING RATIONALE

WCRCL has reaffirmed 'WCRSME3' (pronounced as WASO Credit Rating Small and Medium Enterprise Three) rating under the SME Rating to Engineering and Planning Consultants Limited (hereinafter referred as "EPCL" or "The Company") 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 company which includes:

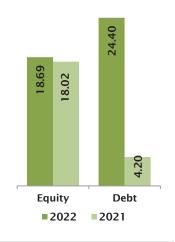
- Experienced and skilled management
- Good business network
- Good Net Worth of the Proprietor
- Low levered capital structure

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

- Low disclosure of financial statements
- Low management information system Manual (MIS) and accounting system

The SME rating implies that the enterprise is adjudged to above average

Capital Structure (BDT. in million)



credit quality.

Analysts:

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Maharan Nasrin maharan@wasocreditrating.com WCRCL also viewed the Enterprise with "Stable" outlook and believes that EPCL will be able to maintain its good fundamentals in the foreseeable future. This rating may be revised in case of any extraordinary changes in line with the sponsor's equity investment, debt obligations, management, business operations and/or changes in any macro and micro factors in the economy.