

Ref No : ACRSL30342/22
Company Name : Ever Fresh Fruits International (EFFI)
Assigned Ticker : EvrFrshFrtIntKotw
Activity : Agro Miscellaneous, Trading
Incorporated On : 10 Feb 2019
Head Office : 3/2, Isshor Chandra Gosh Street, Kotwali, Dhaka, Bangladesh.

Rating Type : SME / Entity
Rating Validity : 30 Oct 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

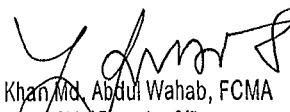
Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	N/A
Publishing Date	31 Oct 2022	N/A

Rating Explanation

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium enterprises, has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY21 [Ending December 31] 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.